



Premium Rate Increase

to: PremiumRateIncreases

07/18/2014 04:11 PM

History:

This message has been replied to.



NYS Department of Financial Services
Health Bureau - Premium Rate Adjustments
1 State Street
New York, NY 10004
e-mail: PremiumRateIncreases@dfs.ny.gov
DFS Website: www.dfs.ny.gov/healthinsurancepremiums
July 15, 2014

Re: Proposed Premium Rate Increase

Dear Sir or Madam:

I am writing in response to a letter I received from my health insurance carrier regarding the proposed premium rate increase.

I am absolutely opposed to any rate increase during the initial stages of the Affordable Care Act. My reasons are simple: people who have not had health care for years will obviously have larger health care needs initially due to their not having had access to affordable care. People fell by the wayside and need time to get their health back on track.

In my opinion, rate increases should not be considered for at least three years, thereby leaving enough time for individuals to regain optimal health before any rate increases. I believe that after this time period, many people will be back to optimum health and will not have to use their insurance as often, making it cheaper for the health insurance industry. They will know at that point which clients will use their coverage more often and who won't.

As you know, as of today over 8 million people have signed up for health insurance. This shows that we have been neglected by prohibitive insurance pricing. Once people have regained their health and taken care of basic needs, the cost to the industry will be considerably lower. The insured should not be punished because the industry is experiencing higher use due to the Affordable Care Act. That was not its purpose.

I'm including the necessary information as instructed by my insurer.

1. Name of Insurer: North Shore-LIJ CareConnect Insurance Company, Inc.
2. Name of Plan: Marketplace Silver CSR 200-250%
3. Individual coverage
4. HIOS Identification Number: [REDACTED]

Thank you for your time.

Very truly yours,





To:
Cc:
Bcc:
Subject:

----- Forwarded by [REDACTED] on 07/17/2014 10:17 AM -----

From: [REDACTED] >
To: <PremiumRateIncreases@dfs.ny.gov>,
Date: 06/27/2014 09:23 AM
Subject: COMMENTS ON HEALTH INSURANCE PREMIUM RATE INCREASE

Name: [REDACTED]
Plan Name: North Shore LIJ Care Connect
Type: Individual coverage
HIOS ID #: [REDACTED]

First of all, the website <https://myportal.dfs.ny.gov/web/prior-approval/north-shore-lij-ins-co> where the Plain English Summary of Rate Change is unavailable and I cannot read the posted rationale.

I do not understand why the site with the full information would not be available during the comment period. The time table for the 30 day comment period should be reset until the site is available for members to be able to read the rationale for this rate change being requested.

There are some very simple common sense changes that North Shore LIJ Care Connect can implement and save enough money to keep the premiums where they are:

1. Implement electronic billing and notification. Today, I receive an 11X14 envelope stuffed with 5 pages of printed materials to inform that my premium is due. It is the same amount every month and due on the same date every month. Implement what most companies have done: electronic billing and notification.
2. Implement auto-pay on your website. When the bill is the same month to month and due on the same date, this is a clear case for auto pay.

Removing the above form the operational cost should make a real dent in the dollar amount

North Shore LIJ Care Connect seeks to collect via this rate change increase. The postage on each envelope costs over \$1 per member per month; there are 5 printed pages in each envelope; no more printer and toner and people cost to stuff and mail envelope. One time cost to implement an electronic billing system and it run by itself month to month with very involvement form staff.

----- Forwarded by [REDACTED] on 07/17/2014 10:17 AM -----

From: NYS Department of Financial Services <portal@dfs.ny.gov>
To: PremiumRateIncreases@dfs.ny.gov,
Date: 07/11/2014 03:49 PM
Subject: Prior Approval Submission

North Shore-LIJ CareConnect Insurance Company, Inc.
individual
epo

[REDACTED]

My concern is that North Shore - LIJ CareConnect Insurance company (hereinafter ?CareConnect?) is in a position to apply for a rate decrease for 2015 that is not based on its actual claims experience, because the North Shore University ? Long Island Jewish Health System, with 16 hospitals, is in a position to exploit loopholes in the billing process and bill CareConnect at more favorable rates than its competitor insurers, such as mine, Health Republic of NY, which has applied for a significant rate increase based on projected claims experience. I am not talking about the reimbursement rates which each insurer negotiates with a hospital. I am talking about instances where there may be significant latitude on the expenses that a hospital may bill under a specific procedure code. In October 2012, I had a thyroidectomy at LIJMC which was booked as outpatient. Because of my concerns about my health needs as well as unanticipated costs, I spoke in advance of the surgery to the case manager assigned to me by my insurer, GHI; and to the surgeon's office; both described to me an outpatient procedure that was a 23 hour admission to the hospital. This surgery had previously been scheduled twice as inpatient, which is why I asked questions. The day after the surgery, I saw that the authorization had been changed to inpatient. I was told by the insurer that there was no distinction in the procedure code for outpatient or inpatient. I wrote to asked the LIJMC VP for Operations, [REDACTED], who had administrative oversight of billing, for an explanation of how my outpatient procedure was now deemed to be inpatient. Initially, he replied that there was no guarantee. I replied to him that I was asking for accountability to patients in order to help control health care costs and cited facts regarding my stay at the hospital which I felt suggested that it should be considered outpatient under that parameters that I had been given. He cited only one parameter, the surgeon's order to admit me after the surgery, as the basis for the inpatient billing. But I had

been told by my insurer and by the surgeon's office that this was part of the outpatient procedure as well. I wrote again to Mr. [REDACTED] and asked him if all thyroidectomy surgeries where the surgeon entered an order admitting the patient were billed as inpatient. Mr. [REDACTED] has not responded to my September 2013 letter, which was also copied to the CEO, Chantal Weinhold. I also asked whether the hospital had written parameters to govern its billing in this type of situation to ensure that the criteria were applied fairly to all patients. In addition, while investigating my questions about the billing for my thyroidectomy, I raised a question about North American Partners in Anesthesia's role in my care. I learned about NAPA's involvement from the explanation of benefits from GHI. The Chairman of the Department of Anesthesiology at NSUH-LIJMC, [REDACTED], was the Medical Director of NAPA at the time of my surgery and is now the CEO of NAPA. I wanted to understand NAPA's role in the billing process, because one of the benefits of its services to hospitals stated on its website was to increase hospital revenues. In my opinion, this was a conflict of interest that should have been disclosed to me. All incentives given to anyone involved in my surgery to increase revenue should have been disclosed, because my goal was to keep my bill to a minimum without risk to my health or safety. That includes my premium and my coverage. I was directly affected by the state's decision to abruptly cancel its Pre-existing Condition Insurance Program under the Affordable Care Act in June, 2013, because of the program's cost overruns. With 16 hospitals in the North Shore -LIJMC Health System and NAPA's acquisition of anesthesiology practices or contractual relationships to operate hospital surgical facilities, there is a great opportunity for North Shore ? LIJMC and NAPA to bill CareConnect more favorably than other insurers to enable CareConnect to increase its share of the health insurance market in Region 8 (Long Island) especially. I hope that in reviewing the application for the rate decrease, the NYS Department of Financial Services will seriously consider whether there are any possible impediments to fair competition among the insurers in all markets. Frankly, it concerned me that North Shore - LIJMC was permitted to enter the insurance market with CareConnect, and I had anticipated that something like this request for a rate decrease would happen. In my opinion, if it cannot document the claims experience to justify the rate decrease, the rate decrease should not be permitted, until the Department of Financial Services has determined that the procedures employed by North Shore ? LIJMC Health System and NAPA are sufficiently transparent to ensure fairness. Of course, it is still necessary to determine the impact on the claimers experience of other insurers. Thank you for your consideration of my comments. I will provide more information upon request.



[To:](#)
Cc:
Bcc:
Subject: Fw: Notice of proposed premium rate change

----- Forwarded by [REDACTED] nyc/nysdfs on 06/30/2014 02:51 PM -----

From: [REDACTED]
To: <PremiumRateincreases@dfs.ny.gov>
Date: 06/19/2014 06:59 PM
Subject: Notice of proposed premium rate change

To Who it May Concern:

I am one of the individuals who applied for the new healthcare plan this year. I enrolled in the North Shore-LIJ CareConnect Insurance Company plan. I went to see the Doctor once for my blood pressure medicine. I had to pay a total of \$200.00 dollars for that privilege.

It has not been six months and they already want a raise. I have not used any services but I have paid the premium of \$713.00 monthly. I live paycheck to paycheck. I would greatly appreciate it if I, as the consumer, were considered when raising the premium. Healthcare is an expensive I have to live with but cannot afford.

My Plan is the individual plan which includes myself and my son. It is through North Shore-LIJ CareConnect Insurance Company, Inc., the Marketplace silver 82483NY0210001.

Sincerely

[REDACTED]