

Do Not Raise My Premiums!!!

RECEIVED

JUN 27 2014

HEALTH BUREAU  
N.Y.C. OFFICE

6/24/14

[REDACTED]

As I sit here looking at your "Here's  
What You Owe This Month", "Due  
Here (is when it is Due" page of your  
annoying, constant letters from  
your company, I sit here wondering  
about what I owe your company  
and when it is due. Btw- the  
font on the page looks as though  
it came from "Spot, Dick, & Julie  
child's boots.

One page of the letter states a  
proposed premium rate change, in  
other words; rate HIKE- Don't  
Raise My Premium!!! I don't  
get raises. And obviously, I don't  
get medical insurance either. I  
am an educated professional but  
my boss does not have a policy  
of giving raises. What? you say;  
that I should change jobs? Easier  
said than done.

Oscar  
all state  
Optimum (cable)

→

# Do Not Raise My Premiums!!!

Slonians (oil) are all asking for raises this month. Can I tell you that it is not in my policy to give raises - Tell your providers (Doctors) that they cannot receive a raise. If you insist in twisting my arm, I will cancel the policy and let the government charge me the gratuity. At this point, I don't care anymore what people think about me. I am a 52 year old woman who has worked since she was 11 years old. Paid taxes since I've had a SS card. When I was about 47 or 48, the Earth tilted on its axis and everyone became poor, but on television everyone is happy, shiny and buying Cadillacs. I work 2 days a week, I used to work 3 days a week, but with "Sally" my boss cut my hours. I have not been able to find steady work for Mon, Tues, Weds. And I take care of my 89 year old

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father - And now I may need  
a knee replacement. So not  
only do I sit here poor, but  
in pain also. Stop counting my  
money. Stop trying to figure  
how much more I should pay  
your company. I can't afford the  
\$315.16 let alone \$566.35 or \$605.86.  
And stop writing stupid, entry  
level blubs about bears hugging you  
and crushing your ribs. Adults  
are reading this, not 12 year  
olds.



Do Not Raise My Premium!!!

[REDACTED]

From: [REDACTED]  
To: <premiumrateincreases@dfs.ny.gov>,  
Date: 06/23/2014 04:21 PM  
Subject: COMMENTS.

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Just want to be clear... OSCAR, my current insurance since April 2014.... has been in existence for all of a HOT MINUTE and they already feel they deserve a premium INCREASE?? Really?? Have we all just lost our minds completely or what? I've been with them for 3 lousy months. What's the big plan for 3 months from now?? Another increase???

Just a disgrace this whole thing. A disgrace.

[REDACTED]

[REDACTED]

From: [REDACTED]  
To: <Premiumrateincreases@dfs.ny.gov>,  
Date: 06/23/2014 07:06 PM  
Subject: Oscar Health Insurance Rate Increase Proposal

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To whom it may concern,

I just received a letter from my insurance provider, Oscar Health Insurance, that they are proposing a rate increase of \$49.50 per month.

I'm already paying 566.36, which i just signed up for at the beginning of the year, and already receiving proposed rate increases!?

This is ridiculous. If i'm being forced into buying Health Insurance, It's unfair for it to increase so much in so short a time.

I agree with mandatory health insurance, but not when they can increase it by so much. They say 6%, which sounds small, but when you're paying alot already, 6% is too much. eventually that rate will become out of reach forcing everyone into the lowest bracket of care, considering inflation is under 2% and the average person's income increases at less than 2%, often times increasing 0%.

I tried to file a comment on [DFS.NY.GOV](http://DFS.NY.GOV), but their insurance company was not on the list.

Info;

Insurer: Oscar Health Insurance

name of plan: Platinum

type: Individual

HIOS Id #: 74289NY0010001-01

[REDACTED]

From: [REDACTED]  
To: <premiumrateincreases@dfs.ny.gov>,  
Date: 06/24/2014 12:15 PM  
Subject: Comment re: Oscar's premium increase

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To Whom It May Concern:

I am writing to submit a comment about the proposed premium increase for Oscar insurance. Should this increase take place, my monthly rate will increase approximately \$40 each month, which is approximately \$500/year.

This increase is extremely high and cost prohibitive for me. I will have to change my entire plan, which is not only an inconvenience, but will mean that I will have to change my doctors. Please do not allow this change to take place.

Thank you,

[REDACTED]

Brooklyn, NY

[REDACTED]

I just wanted to let you know that Oscar Insurance Company is missing from the drop down box for Insurance Company Name on the online comment form - <https://myportal.dfs.ny.gov/web/prior-approval/submit-a-comment>

As such, Oscar members are unable to submit comments online about the proposed rate increase that we received written notice of today. I don't have a comment on the proposed increase at this time - but I did want to make you aware that the omission prevents Oscar members from submitting online comments.

Also, when will the 2015 pending applications be viewable through the DFS portal? I can't find any 2015 applications at <https://myportal.dfs.ny.gov/web/prior-approval/rate-applications-by-company> And also, never found an application for the 2014 Freelancers Insurance Company Plans (<https://www.freelancersinsuranceco.com/fic/shopping/index.html>), which obviously had to have already been approved. Am I looking in the wrong spot?

Best,

[REDACTED]

[REDACTED]

From: [REDACTED]  
To: <[premiumrateincreases@dfs.ny.gov](mailto:premiumrateincreases@dfs.ny.gov)>  
Date: 06/25/2014 02:25 PM  
Subject: Comments on Oscar's for Premium Rate Increase

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I am writing to you as I was recently informed that my health plan company, Oscar, is requesting the right to increase premiums for next year and that you are welcoming comments on this request.

While I have, to this point, been happy with Oscar as a company, I do feel slightly exasperated that I am not even three months into my plan with them and I am already hearing about rate increases. What gives here? How is this sort of activity good for customers? I thought the Affordable HealthCare Act was to make health care affordable - not sure what gave me that impression, hmm ...

Because with the current Bronze plan that I have, I pay \$325/month. Virtually anywhere else in the country that sort of rate would qualify me for a Gold plan so that in itself outrages me somewhat and makes me wonder if NY citizens are being taken advantage of.

Beyond that, why are they looking to increase premiums so quickly? Why aren't they looking to decrease them when you think of how many more people could be added to the coffers in year two of this plan, why not add so many more customers that lowering is a goal as opposed to simply as has been done by every insurance company, every single year, the annual increase of rates.

It is sickening and so expected - why has the new law not changed anything as of yet?

Again I am happy with the company to this point but this is an action of a standard insurance company doing VERY standard business practices. I would have hoped the new law would alter that landscape somewhat...

My details are as follows:

Insurer Name: Oscar  
Nmoe of Plan: Bronze Edge  
Individual Coverage  
HIOS ID# 74289NY0100001-01

Thank you very much.

[REDACTED]

From: [REDACTED]  
To: <premiumrateincreases@dfs.ny.gov>, <Help@HiOscar.com>,  
Date: 06/25/2014 07:39 PM  
Subject: Outrage over proposed 8% rate increase by Oscar

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Dear NYS DFS:

In addition to losing better insurance at the end of 2013 due to ObamaCare's implementation and having had no notice of cancellation thereof (I endured one month of no coverage for myself and my kids), I signed up thru the State website with Oscar.

At first, the coverage seemed ok and was slightly less money than my previous coverage. However, I soon learned that high deductibles and huge increases in the cost of my asthma medicine and all other prescriptions eliminated any cost savings benefit.

Thus, I have been covered since March 2014 with Oscar. I changed from one Oscar plan to another for what I thought were better benefits.

Now, I am notified that Oscar is seeking an increase from \$486.49 to \$524.41. This is an 8% increase in an economic environment where I havent received an 8 percent increase in income. To the contrary, I am earning less. An 8 percent increase does not reflect inflation or real increase in costs in this economic environment. I urge you NOT TO APPROVE THE INCREASE requested.

Thank you, [REDACTED]