



## Rate Increases



to: comment, premiumrateincreases

06/23/2014 08:43 PM

Freelancers Health Services Corproation d/b/a Health Republic Insurance of New York  
Primary Select Gold  
Group Coverage  
71644NY0070003

I rate increase of \$45 is an unbelievable increase.

Health Republic gives HORRIBLE customer service. The people in my company have all had an enormous amount of difficulty resolving the multiple problems that arise because of our health care. Calls are not returned, incorrect information is given, people have been on hold for over one hour. This comopany does not deserve an increase until they provide better customer service and provisions to its customers. It took me multiple phone calls from my doctor and me to resolve many issues.

This company should be audited by DFS.



**Health care increases**

[REDACTED] to: premiumrateincreases

06/24/2014 12:37 PM

To Whom it may concern,

My name is Sean Braat, my insurer is Freelancers Health Services Corporation d/b/a Health Republic Insurance of New York. My plan is EssentialCare Platinum, my policy is group coverage, my HIOS identification number is 71644NY0050004.

I cannot withstand another increase my salary is going down and I'm working more hours and everything is going up this is total B.S., my wife is a MS patient and can't be without insurance, please do not approve an increase.

[REDACTED]



Comment Period on

[REDACTED] to: premiumrateincreases  
Cc: comment

06/26/2014 02:16 AM

Dear NYS Dept. of Financial Services,

I do not approve of these proposed premium rates for 2015, and I urge and beseech you (DFS) to disapprove them also - and offer to pay to cover these rising costs yourselves!

\$816.28 is already more than what most people could ever afford to pay for just 2 people in the household to have health insurance coverage and it is already more than twice what we paid before we were forced to switch to a new carrier in January.

Now, we hear that they may raise it to \$861.16/month - and we already have to pay \$75 everytime we see any specialist doctor. That's another \$45 that the government should be seeking ways to keep in the pockets of hard-working Americans - not take it out! Where is the government supported and sponsored health care? Are people really receiving a better quality of care for all these extra millions now being thrown at the medical industry?

I feel like it isn't even Health Republic's fault they are in this position of having to consider a rate increase - it is the fault of a poorly planned, badly executed government notion that was never fully formed or developed to the extent that would actually HELP most Americans - instead it is further eroding our country's ability to provide decent outreach and preventative health care to its citizens.

Shame on the Republicans for not cooperating and gutting the proposed policies and Shame on the Obama Administration for not actually coming through all the squabbling with what we Really need - Universal Healthcare for all Americans. Period.

Please ask for financial assistance or solutions from the Government and its programs - not from us!

Sincerely,

[REDACTED]

1. Health Republic of New York, Magnacare - Freelancer's Health Services Corporation
2. Plan - Primary Select Silver 29
3. Type of Policy - Group Coverage
4. HIOS id Number - 71644NY0190002

--

[REDACTED]

Pearl River, NY

[REDACTED]

Though what you do may seem insignificant, it is most important that you do it. M. Gandhi



**Health Republic requested increase**

[REDACTED] to: premiumrateincreases

06/26/2014 10:49 AM

Insurer... Freelancers health Services Corp  
DBA Health Republic Insurance  
Plan.... Essential Car Platinum Restricted-D  
Group coverage  
HIOS ID number 71644NY0230004

I'm not happy that I just changed my office insurance company over to Health Republic effective 4-1-14 and they are now wanting to raise my rates. I purposely switched my office from Independent Health (which I have had for over 20 years) to Health Republic to save money. Now 2 months into the "new" policy I'm getting a letter stating they are filing for an 11% rate increase for 2015. I took a chance on switching over. My staff changing doctors, learning about new co-pays and coverage. I even let an employee go, because I can't afford to pay 3 peoples Health Insurance. Now to my surprise my new company is requesting an 11% increase.

I work in the Insurance industry and understand increases are needed. But 11% is a bit much.

I don't know if my concerns are going to be looked at, but I hope they are.

Thank you for reading my letter.

[REDACTED]





**DFS rate increase**

[REDACTED] to: premiumrateincreases  
Please respond to marianne .soloff

07/07/2014 09:11 PM

- 1.The name of our insurer is Freelancers Health Services Corporation d/b/a Health Republic Insurance of New York
2. The name of our plan is Primary Select Platinum
- 3.Type of our policy is Group Coverage
4. Our HIOS identification number is 71644NY0070004

We received a letter regarding our rate increase for our health insurance plan.

We are upset to hear that it might going up after one year.

We can barely afford our current rate and it does not even cover our dental insurance for our family.

We hope this will be taken into consideration for the possible rate increase.

Thank You,

[REDACTED]



**Rate Change Comments**

[Redacted] to: comments  
Cc: premiumrateincreases

07/08/2014 05:21 PM

To Whom It May Concern:

I am writing in regards to a notice about a rate change. Here is the required information:

1. Name of Insurer: Freelancers Health Services Corporation d/b/a Health Republic Insurance of New York
2. Name of Plan: EssentialCare Bronze
3. Type of Policy: Group Coverage
4. HIOS ID Number: 71644NY0050001

I am writing because we are a small non-profit. Both of our full-time employees earn \$35,000/year. We split our monthly insurance policy 50/50 between employer and employee, meaning that each employee is paying \$167/month out of pocket for this insurance, which as you can tell, is already a large expense. Our company is around a \$200,000/yr operating budget, so our annual health care line is \$4008, which is a large expense for the company. A rate increase will have a negative impact on both our employees and our business, and I would like to ask if there is any way to avoid it for small businesses and employees in particular income brackets.

Thank you very much for your time and consideration.

Best,

[Redacted]

--

[Redacted]



**Regarding proposed rate increase for Health Republic Insurance**

to: premiumrateincreases

06/22/2014 08:33 PM

Dear Sir/ Madam:

Thank you for considering my comments on this issue.

I find Health Republic's proposal outrageous and unjustifiable. Saying that other companies charge more is not a good argument. The main issue for the affordable care act is to make health insurance accessible to all, and you can be guaranteed that a 20% increase in base rate is not going to help anyone except the health insurance company. Health Republic states in their literature that they are a co-op and that any profits are reinvested into the company. The bottom line is that health insurance companies should not be allowed to make a profit! Breaking even should be the goal!

This increase creates an unsustainable situation for your subscribers. I am only receiving a 4%/ year increase in my pay and I doubt that asking for such a huge rate increase will lead to no future increases. I would suggest that if Health Republic needs to take a one time rate increase, beyond a cost of living increase, that it is less than a 10% rate increase.

Thank you for your consideration on this issue,

Sincerely,

[Redacted signature]

[Redacted address]

Brooklyn, NY 11249

[Redacted address]



**Proposed rate increase for Health Republic Insurance of NY**

██████████ to: [premiumrateincreases@dfs.ny.gov](mailto:premiumrateincreases@dfs.ny.gov)

06/23/2014 03:58 PM

Dear Sir/Madam:

Would you please send me more information on the proposed rate increase for Health Republic insurance of New York? I am very distraught at the idea that they are requesting an increase and won't be able to afford the insurance if it goes up.

Best regards,

████████████████████  
████████████████████



**Health Republic Insurance Primary Select Platinum**

██████████ to: [premiumrateincreases@dfs.ny.gov](mailto:premiumrateincreases@dfs.ny.gov)

Please respond to ██████████

06/23/2014 04:00 PM

Hello,

I am happy with the service for now and it's not even that extensive of a plan by any means. I think \$494.49 is already ridiculously expensive and you're going to raise the price to \$576.17. If this is the case I would definitely look into other options. If people are good customers they should be rewarded with coverage and not have to pay an exorbitant amount more to stay on the plan. Please let me know if a deal can be made to make this beneficial for both parties to stay in the relationship we currently have.

Thanks,

██████████



## Premium Rate Increases

to: premiumrateincreases

06/23/2014 05:24 PM

To Whom it May Concern,

I just received a letter today stating possible premium rate increase in 2015. I chose Health Republic because they have a plan I could afford that meets my medical needs. Now Freelancer Health Service Corporation is requesting DFS to approve increase of premium rates because Health Republic premium rate are too low and taking away business away from other insurance providers. This is disgusting and unfair to hard working Americans like myself who can barely afford the health insurance rates now. Why don't the competitors lower their rates if they want an even playing field?

Please contact me on this matter.

EssentialCare Gold HIOS# 71644NY0010003

Sent from my Verizon Wireless 4G LTE smartphone



## Why are my rates increasing !

██████████ to: premiumrateincreases@dfs.ny.gov

06/23/2014 05:56 PM

My name is ██████████ e Health Republic insurance ( Essential care: Platinum) my ID is: ██████████. I don't think it is fare that my rate is increasing by almost 100\$, only after one year. I am struggling to pay my premium as is, now you increasing it to 100\$ more is most likely going to have to force me to cancel this insurance and find another within the budget I am paying now. Furthermore if the rates are increasing only after a year only leads me to believe that the rates are going to increase the following year. I also think that you are going to lose lots of business my increasing the rates.

Sent from my iPhone



**Health Republic Insurance of NY -Request for rate increase for subscribers**

[REDACTED] to: premiumrateincreases@dfs.ny.gov,

06/24/2014 09:35 AM

Please respond to [REDACTED]

Dear DFS, I recently recieved a letter from my health insurance carrier (Health Republic of NY) that they are requesting a rate increase which will affect my current rate that I pay every month. My current premium is \$774.29 for husband and wife. Health Republic's proposed new premium for subscribers would be \$874.30. if you approve it. That is a rate increase of over \$100.00 a month and this is not even their best plan available. This is an unconscionable rate increase which I am hoping that you do not approve. How can this be affordable health care when there is such an exponential increase in rates? This rate increase is by no means modest. A \$20.00 or \$30.00 increase I could understand, but \$100.00? It seems outrageous by any means. One thing is for sure, there should be a cap on how much insurance companies can raise their rates in one year. President Obama said rates would decline or at least remain affordable for EVERYONE under the new health care act-not just for a certain group of people. This clearly is not affordable by any means and people are struggling in this economy to keep up with rising food and gas prices- needless to say that I am still in shock after reading how much the proposed new rate will be. The middle class is getting squeezed-there are many people who do not qualify for subsidies and will not be able to afford these new rates. I am praying that you do not approve such a dramatic increase in rates and that I will continue to be able to afford decent health care at a more reasonable premium. I can barely afford what they are charging now. Thank you very much for your understanding. Sincerely Yours, [REDACTED]



**Health Republic rate increase request**

to: premiumrateincreases@dfs.ny.gov

06/24/2014 01:40 PM

Greetings,

I am astounded that the folks at **Health Republic** were not able to project costs past their first year on the health exchange.

This all smells like the usual scam that insurance companies run...Poor coverage, high costs for out-of-pocket expenses and **EVER INCREASING PREMIUMS!**

I selected Health Republic base on overall coverage and costs. Now, after 2 months as a member, I receive the notice of a **rate increase of 11%**. That equals **\$1,048 per year** for my family.

I have not had insurance for some years now, due to the high cost of coverage that provides practically nothing. Since starting a new job, my employer has been providing the health insurance premiums for my family.

Even with a **premium level plan**, having a torn cartilage in my knee repaired would cost at least \$1,700 out-of-pocket. Since at this time I really can not afford that, I'll **need to suffer knee pain** until some time in the future.

**If I can not afford the out-of-pocket costs for a simple out-patient surgery, I certainly can not afford the 11% rate hike to my premiums.**

I plan on cancelling my insurance when the rate hike goes into effect. After that, **I will bank the employer contribution in a taxable savings account and return to paying all of my health costs from my own pocket.**

What really irritates me, is that the 11% rate hike affects me, and **I haven't even filed a claim!**

**Please vote no on the request.**





**rate change proposal**

[REDACTED]

to: premiumrateincreases

06/24/2014 03:42 PM

I am appalled at receiving a notice in the mail today, only a few months after enrolling in my plan.. the proposed rate increase being considered, according to the letter I received from Health Republic suggesting an egregious 17% rate increase for next year.. that is unacceptable.

[REDACTED]

[REDACTED]



**Rate Increase**

██████████ to: premiumrateincreases

06/24/2014 03:53 PM

Hello,

My name is ██████████

I do not want my Premium Rate Increased

Insurer Name: Freelancers Health Services Corporation d/b/a Health Republic Insurance of New York

Plan name: Primary Select Silver

HIOS #: 71644NY0030002



**Rate Increase Health Republic - the largest share holding insurance company  
on the market**

██████████ to: comment, premiumrateincreases

06/25/2014 10:58 AM

Dear Sir or Madam,

I am absolutely opposed to this proposed rate increase. It's already hard to make these payments. This is all the extra money I have monthly and now you want more?

You have the largest share of the market right now. You claim to be a Co Operative. I hope this is why I get a chance to respond.

**I CANNOT PAY MORE AND WILL MOVE ON TO ANOTHER COMPANY IF THIS IS THE CASE.**

Sincerely,

██████████



## Increase in Premiums-Health Republic

██████████ to: premiumrateincreases

06/25/2014 12:28 PM

To Whom It May Concern,

I am writing this email in regards to the letter I received from my health insurance carrier, Health Republic Insurance of New York. I was shocked to see that an already high premium for what is jokingly referred to as "affordable health insurance" is increasing in one year to an additional \$72.42 a month. This is outrageous!

What was the point of Obamacare if in only one year premiums are rising by 20-28%! This is not sustainable and will become impossible for people to keep up. Not everyone can qualify for the tax credit and maybe if you do, this is not a big deal, because once again the cost will be passed on to an already over burden taxed US citizens.

I believe strongly that we need affordable healthcare in this country. It should not be so hard to find a way to give people the healthcare they deserve for an affordable cost. Healthcare is not a privilege, it is a human right.

Please realize the hardship this significant increase will be on individuals and families. I ask that you to deny such a huge increase in only the first year for 2015.

Thank you,

██████████



**rate change proposal**

to: premiumrateincreases

06/25/2014 01:57 PM

Cc: [REDACTED]

**Re: HIOS #71644NY0010003**

I am appalled at receiving a notice in the mail today, only a few months after enrolling in my plan.. the proposed rate increase being considered, according to the letter I received from Health Republic suggesting an egregious 17% rate increase for next year.. that is unacceptable.

[REDACTED]

[REDACTED]

Cc: [REDACTED]



**Proposed premium increase**

[REDACTED] to: premiumrateincreases@dfs.ny.gov

06/26/2014 11:26 AM

Hello,

I'm shocked that six months in to my new health insurance coverage they're proposing an increasing. I understand that healthcare cost are expensive and are going up, but frankly I'm tired of the cost constantly being passed on to the consumer.

You have to keep in mind that while Health Republic can boast being NY's only co-op, a non-profit, etc, a lot of consumers either didn't have insurance at all before or had hospital only coverage. So while \$307/month is technically a cheap premium, for many people that's a lot more than they were paying before. I was paying \$187 for hospital only coverage before, so if they increase is approve I'll be paying almost twice as much in two years. That's absurd. And I can't afford that. I'm already at the top of my spending ability.

What about a rewards program where consumers get a discount for healthy behavior (joining a gym, joining a CSA, quitting smoking, joining an AA or NA program, etc)? The healthcare industry needs to be more creative and more resourceful in how they deal with increasing costs. You need to do better.

[REDACTED]

[REDACTED]



**Health Republic Increase**

██████████ to: premiumrateincreases

06/26/2014 05:49 PM

Hello,

I received my letter that my Health Republic insurance is increasing to \$601.01 when I currently pay \$517. I understand rates increase each year but this is a big increase in one year. I was paying less before signing up for your insurance. I hope there is a way to reduce the cost. I have Multiple Sclerosis and it is expensive to stay healthy with the prescriptions and doctor copays.

Increasing my monthly premium this much seems a little unfair.

The health insurance is supposed to be affordable. I had to choose this plan because all my doctors take it and it covers my MS meds. Paying this premium in 2015 is adding additional stress. It's sad that a chronically ill person has to pay so much to stay healthy. No one asks to get a chronic illness with no cure. It is only fair to make health care affordable.

Thank you for your time,



## Premieum Increase

to: comment  
Cc: [REDACTED] premiumrateincreases

06/26/2014 05:57 PM

Dear Health Republic –

I just received your letter stating that there is a proposed premium increase of almost \$100 planned for 2015. So soon? Really?

I must say that after I caught my breath, I was appalled. You did not start your company without knowing the cost of doing business. At least I hope you didn't. You knew what medical costs were then, and I'm sure you have people who anticipate what healthcare costs will be in the future. It is impossible to believe that health care costs have changed so dramatically in this short period of time to substantiate the need for this outrageous increase.

If you were to tell the truth, the fact of the matter is you started your business with very low rates, when we were all required to change our insurance plans, with the shrewd and good business goal of attracting as many policy holders as possible. And you succeeded. Good business. Congratulations. Of course, those low rates came at a cost to many of us. Not all of my doctors are enrolled in your program, so I'm paying out of pocket to continue to see the specialists I need. I'm paying more for less, as usual. And now that you have us happily enrolled in the Health Republic Family, you nail us with this increase. Pretty nasty business, if you ask me.

As your letter stated in such a self-congratulatory way "In 2014 other health plans in your area were on average 57% higher than Health Republic ..." Yes. True. And now you are about to raise your rates to meet them.

Of course – you have most of us over a barrel. Doesn't make me like you, and certainly doesn't inspire any level of trust and confidence in Health Republic. So I suppose it's time to go shopping again. What a waste of my time. Shame on you.

You asked for my comment and here it is. Should have known this was all too good to be true.

Yours regretfully,

[REDACTED]  
HIOS #71644NY0010004



**Essential Gold coverage**

██████████ to: premiumrateincreases

06/27/2014 05:46 AM

To whom it may concern,

I received a letter from my health insurance company, Health Republic which I found to be most upsetting to me and all else involved. I had been told they were forced to increase their premiums because of their competitors. Well I find this to be an in justice and so unfair. I was able to just afford this (barely) because of my monthly budget and cannot afford nor incur additional expenses towards this. Something has to be done with some sort of agreement and compromise. Perhaps the competitors should lower their premiums? I will stand by Health Republic as one of their members.

██████████  
Any questions please feel free to respond to the above mentioned.

ID# ██████████  
Essential Care gold  
Freelancers Health Services Corp d/b/a Health Republic Insurance of N.Y.



**Please don't let them increase my premium !!!**

██████████ to: premiumrateincreases@dfs.ny.gov

06/27/2014 09:03 AM

Health Republic wants to increase my premiums from \$877.38 to **\$1022.31**

This is not okay.

My husband and I are musicians. We own a home. My husband just dropped \$20K (all of our savings) on a recording. I can barely pay the \$877/month and now they want to increase!?

**I haven't even seen my doctor yet!**

A company shouldn't be allowed to lure you in with their prices and then increase them **for no reason.**

**Please tell them NO!**



re Health Republic

[REDACTED] a to: premiumrateincreases

06/27/2014 10:37 PM

To whom it may concern:

Barely six months into our first yer with Health Republic and here comes news of a proposed increase (between 15% and 20%). We encourage you to refuse any increase this early in the experiment. The number assigned by Health Republic is HIOS #71644NY0010004.

We didn't think they would have the nerve to increase that much in this short a time. We ask you to refuse the increase. All of it.

The policy (platinum level) in question belongs to [REDACTED]

[REDACTED]  
[REDACTED]  
[REDACTED]





**freelancers health services corp premium rate increase**

[REDACTED] to: premiumrateincreases@dfs.ny.gov

06/30/2014 01:03 AM

**Please respond to Devorah Stamm**

hi. please don't allow them to increase the premium rate. I can barely afford this premium. besides, their coverage is really inferior. if you want me to expand on this id be happy too. but in the spirit of keeping things simple, I wont at this time. please deny any increase in premium that theyre requesting.

thank you,

[REDACTED]

Dear Vincent Randone:

Your inquiry submitted to the NYS Department of Financial Services Consumer Assistance Unit has been received and will be reviewed promptly.

The information you entered is as follows:

Your Name: [REDACTED]  
Email: [REDACTED]  
Address:  
Your Company/Organiz  
Daytime Telephone#: [REDACTED] 3  
You are a(n): CONSUMER  
Type of Insurance question/comment: HEALTH

Your Questions and/or Comments have been recorded as follows:

\* \* \* \* \*

Hi, I recently acquired health insurance with Health Republic Insurance of New York. (after many problems with health company's and this one) Now we get a letter saying they are going to ask DFS to increase my monthly payments \$85.20. This is outrageous, especially that I only joined three months ago. Can you please tell me who I can complain to, (our senator, governor, etc.??)

[REDACTED]

\* \* \* \* \*

Sincerely,

New York State Department of Financial Services



**Re: In regards to the possible increase in Health Republic monthly payments !**

to: premiumrateincreases

06/30/2014 09:47 AM

Cc: [REDACTED]

To whom it may concern:

It has come to my attention, a member of Health Republic insurance, that there have been notions regarding a possible increase in my monthly premiums from \$876.88 to \$1,021.71. This increase, which is over 15%, I believe, is unnecessary and goes against what the New York State Health Exchange Marketplace sets out to achieve.

The purpose of a unified health care system is to allow all individuals to receive health care insurance. By imposing an increase in the monthly premiums, you are preventing a large number of New Yorkers, including myself and family, from being able to have to security of health insurance. This increase would no longer be affordable for my family and I, along with many others.

It is now that I speak out against this email for the benefit of my family and for others. Health insurance is something we depend on and we expect the prices to be low, especially within the state and country run system.

I would like to further discuss this situation if need be, my contact is as follows see below. Your prompt attention is very much appreciated, Thanks much.

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED] !

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To whom it may concern:

It has come to my attention, a member of Health Republic insurance, that there have been notions regarding a possible increase in my monthly premiums from \$876.88 to \$1,021.71. This increase, which is over 15%, I believe, is unnecessary and goes against what the New York State Health Exchange Marketplace sets out to achieve.

The purpose of a unified health care system is to allow all individuals to receive health care insurance. By imposing an increase in the monthly premiums, you are preventing a large number of New Yorkers, including myself and family, from being able to have to security of health insurance. This increase would no longer be affordable for my family and I, along with many others.

It is now that I speak out against this email for the benefit of my family and for others. Health insurance is

something we depend on and we expect the prices to be low, especially within the state and country run system.

I would like to further discuss this situation if need be, my contact is as follows see below. Your prompt attention is very much appreciated, Thanks much.



**17%?? Really?????**

to: premiumrateincreases@dfs.ny.gov

06/30/2014 11:18 AM

To whom it may concern,

I have had nothing but trouble acquiring a Health professional that takes your insurance. Even though they are in network, they say they are not taking any new patients with health republic insurance. Finally finding one (after 10-15 attempts) I was the only one that spoke English. Service was horrible and I need to continue my search for a better Doctor. =20  
With that being said I was furious that you are already, after less than 5 months on your policy, increasing the rates 17%!!! =20

[Redacted signature block]



**Once again w/ info. 17% increase**

to: premiumrateincreases@dfs.ny.gov

06/30/2014 11:40 AM

To whom it may concern,

I have had nothing but trouble acquiring a Heath professional that takes your insurance. Even tho they are in network, they say they are not taking any new patience with health republic insurance. Finally finding one (after 10-15 attempts) I was very unhappy in a clinic situation. The Service was horrible and I need to continue my search for a better Doctor.

With that being said I was furious that you are already, after less than 5 months on your policy, raising the rates 17%!!!

My member ID # is [REDACTED]

Freelancers health services DBS health republic insurance of ny; Essential Care Platinum ; individual coverage. HIOS 71644NY0010004

Begin forwarded message:

**From:** [REDACTED]

**Date:** June 30, 2014 at 11:17:49 AM EDT

**To:** "[premiumrateincreases@dfs.ny.gov](mailto:premiumrateincreases@dfs.ny.gov)" <[premiumrateincreases@dfs.ny.gov](mailto:premiumrateincreases@dfs.ny.gov)>

**Subject:** 17%?? Really?????

To whom it may concern,

I have had nothing but trouble acquiring a Heath professional that takes your insurance. Even tho they are in network, they say they are not taking any new patience with health republic insurance. Finally finding one (after 10-15 attempts) I was the only one that spoke English. Service was horrible and I need to continue my search for a better Doctor. =20

With that being said I was furious that you are already, after less than 5 months on your policy, raising the rates 17%!!! =20

My member ID # is [REDACTED]



## Rate change

to: premiumrateincreases

07/01/2014 11:10 AM

Hi my name is Annmarie Pellegrino, DOB 3/31/72. I have He blic coverage and the plan is the silver primary select. ID # [REDACTED] and Plan id is 114. I just got a notice that my proposed rate change is going up in 2015. I am writing to you to please not raise my premium. I just became a member in June 2014 and can hardly pay the premium I pay now. My husband is on social security and is disabled so we are on a fixed monthly income. I am now paying 330.17 and can't afford more at this time. On the letter that I received it did say if I reply within 30 days of receipt of this letter you will consider my request. My address is 18 Baldwin Road, Carmel NY 10512. Thank you so much. Please get back to me at your earliest convenience.

[REDACTED]



## Rate change proposal

██████████ to: [premiumrateincreases@dfs.ny.gov](mailto:premiumrateincreases@dfs.ny.gov)

07/01/2014 01:09 PM

I just received notice from Health Republic Insurance of New York they have requested what amounts to over a 16% increase in my family's health insurance plan.

Times are tough for so many people. I am not earning enough money now to cover all my bills at home. I have been dipping heavily into my retirement account to cover the bills and that won't last forever. I chose Health Republic Insurance last year because they had a lower premium. This proposed increase would be a hardship. Please do not allow such a large increase.

Sent from my iPhone



## Health Republic notification of rate increase request for year 2015

to: premiumrateincreases

07/02/2014 11:38 AM

To whom it may concern:

I received a notification dated June 17, 2014 from Health Republic Insurance regarding their request for a premium rate increase for year 2015. According to the letter that I received, a rate increase must be approved by the New York State Department of Financial Services (DFS).

I do not receive any assistance with my health care premiums. I chose Health Republic because of their lower premium despite the exorbitant deductible.

Their request of a 19% rate increase is not only shocking, but gouging!

**I am OPPOSED to such an increase and request that DFS DECLINE Health Republic's request for a 19% rate increase and approve a 3% increase which is commensurate with the Cost Of Living Adjustment (COLA).**

Sincerely,



## Increase in Premiums

██████████ to: [premiumrateincreases@dfs.ny.gov](mailto:premiumrateincreases@dfs.ny.gov)

07/03/2014 04:48 PM

To whom it may concern,

Health Insurance is a huge problem in this country. People can barely afford Premiums as it is, and now Health Republic wants to increase it?

I understand the reasons- lack of federal support and increases in medical expenses.

Ultimately, it is not Health Republics fault for the increase. However, it is your job as a CO- OP to help STOP these medical costs from increasing and and push for more federal support (our tax money) to keep the same rates as you have now.

I do believe the medical field is great in that they save lives and cure sickness. At the same time, there are a lot of people in this field that are money hungry. This reflects your Premium increase.

If you have detailed reasoning as to why there are medical increases, please send them to me so I can understand this better.

Thanks for your time,



**HIGHWAY ROBBERY! after ONE year, an 23% rate increase????**

██████████ n to: comment

07/04/2014 12:50 PM

Cc: premiumrateincreases

To whom it may concern,

**You proposed rate of \$50/monthly increase is **HIGHWAY ROBBERY!****

The ONE and ONLY reason why I joined your less-known insurance company, less coverage, less-in-network doctors plan was ALL because it was about \$50-\$80 less than bluecross. You cannot use this as a reason to match other services. Didnt your actuary department calculate all these before you offer the deal from the beginning???

Health Republic is just like any greedy banks or IPO corporations, i.e. TimeWarner, AT&T... first to lure us into the plan then few months later Jump the charges and make the deadline and cancellation impossible and complicated so the consumers had no other choices but stay.

If this is the case I have to find other alternative. PLEASE SEND ME detail of how to quit your plan and other deadlines of joining other companies.

You cannot run a budget and sold us something in discount and then leap to this rate. THIS IS HORRIFIC!



## Rate Increase for Health Republic Insurance

██████████ to: premiumrateincreases

07/07/2014 08:50 AM

Hi

I want to know what justifies my health insurance rate to increase \$50 after ONLY having it one year (and never going to the DR and using the benefits I might add). I am healthy, I don't smoke, I exercise and take care of myself. I don't understand how this is supposed to be "affordable" insurance when it looks like every year it will increase. I struggle to make the \$300 payment now. I feel like there should NOT be a rate increase and I want an explanation of why it is rising.

Thanks,



## Health Republic proposed rate increase

[REDACTED] to: premiumrateincreases

07/09/2014 03:34 PM

I am writing to inform you of my utter disgust over the proposed rate increase in Health Republic of NY's policies! It is an abomination!

I was forcibly cancelled from a BCBS policy that I was happy with. I had to choose a new plan and chose Health Republic, even though it was a \$100 a month increase over my BCBS plan. It took me a while to get used to the idea that the Health care system in America is essentially ruined, but I moved on.....until I got a recent letter from Health Republic of NY stating a proposed rate increase of another \$100 per month.

How dare you allow this to happen. I was a tax paying, insurance card carrying citizen whom the government decided to defraud! OBAMACARE cancelled my existing health coverage, forced me into buying another plan and then pulled another bait and switch. This is how the State and Federal government chooses to care for it's citizens. Disgraceful!

If the increase goes forward, I DEMAND that the state of NY or the Federal government pays my rate increase. I am not in the business to pay my own taxes, my own health insurance premiums and everyone else's! Do that yourself.

[REDACTED]



**Prior Approval Submission**  
**NYS Department of Financial Services**  
To: PremiumRateIncreases

07/14/2014 10:10 PM

Freelancers Health Service Corporation DBA Health Republic Insurance of New York

[REDACTED]

epo

[REDACTED]

This is a 16% rate increase, which is unreasonable. This is a new health insurance company that promotes itself as a non-profit company. Why would such a large increase be warranted? I find it hard to believe and I'm against it.