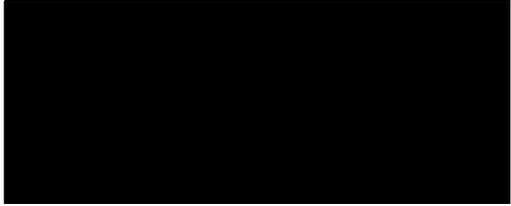


RECEIVED
HEALTH BUREAU

JUN 23 2014

ALBANY, NEW YORK

6/17/14


Health Bureau - Premium Rate
adjustments
N.Y. Dept. of Financial Services
Commerce Plaza
Albany, N.Y. 12257

I strongly oppose proposed rate
increase for Empire Health Assurance
you are creating a 2 tier system
and ~~possibly will eliminate~~ you
will soon eliminate a whole
segment of the population, including
me! I cannot afford your
increase. I am a senior and
living off savings. This was
~~sent~~ on the middle class has to
stay!!



RECEIVED
HEALTH BUREAU

From the desk of

JUN 23 2014



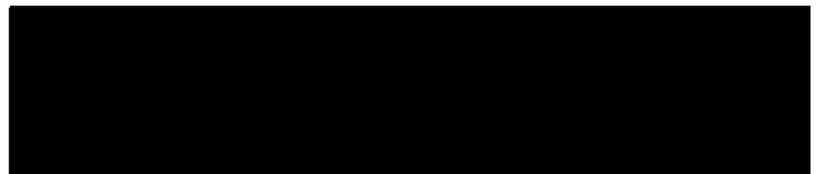
[REDACTED]
Y, NEW YORK

6/17/14

Health Bureau - Premium Rate
adjustments
NY Dept of Financial Services
Commerce Plaza
Albany, NY 12257

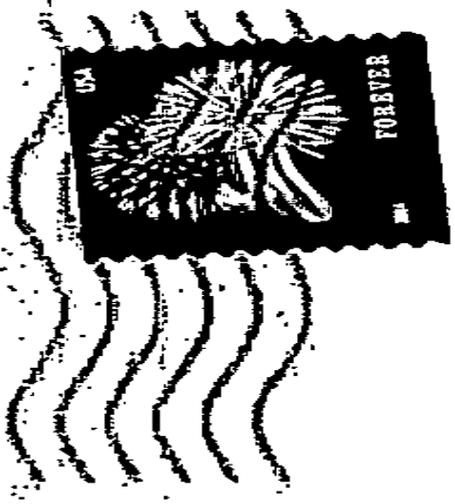
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will soon eliminate a whole
segment of the population, including
me! I cannot afford your
increase. I am a senior and
living off savings. This war
cost on the middle class has to
stop!!



NEW YORK NY 100

20 JUN 2014 PM 9 L



Health Bureau - Rate adjustments
N.Y. State Dept of Financial Services
One Commerce Plaza
Albany, NY 12257



12257

RECEIVED
HEALTH BUREAU

JUN 30 2014

ALBANY, NEW YORK

June 27, 2014

NYS Dept. of Financial Services
Health Bureau - Premium Rate Adjustments
One Commerce Plaza
Albany, New York 12257

Re: Empire Blue Cross-Blue Shield No. [REDACTED]
[REDACTED] - Plan H (Part B) Group No. [REDACTED]

I am a member in good standing of the above for 23 years. Prior to that, part of another group number for 24 years.

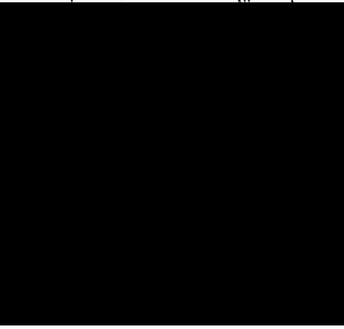
For the past couple of months, I have been co-paying \$1200-\$1300. per month for 5/30 day prescriptions. My co-pay for "Advair" (COPD) inhaler is about \$300.00 (\$294.52).

The exorbitant cost of these medicines has put me over the top of my cap of \$1250. per year. So, I am paying full price for outrageously expensive medicine. In addition, I feel I am being forced to use generics, even though I've had adverse effects from some of them. Plus, I have notice of increase from \$741. to \$815. quarterly payments to Blue Cross.

Please respond..

Many thanks.

Very truly yours,
[REDACTED]



ALBANY NY 122

27 JUN 2014 PM 4 L



NYS Department of Financial Services

Health Bureau - Premium Rate Adjustments

One Commerce Plaza

Albany, NY 12257



TO: HEALTH BUREAU
PREMIUM RATE ADJUSTMENTS
NYS DEPT. OF FINANCIAL SERV.
ONE COMMERCE PLAZA
ALBANY, NY 12257

6/25/2014

RECEIVED
HEALTH BUREAU

JUN 30 2014

RE: EMPIRE BLUE, CRIBL. SHIELD
LETTER TO MEMBERS 6/2/2014
PROPOSED RATE CHG.
NOTICE FOR 1/1/2015

ALBANY, NEW YORK

I FIND THE EMPIRE LETTER VERY MISLEADING.

NOWHERE DO THEY STATE THAT THE INCREASE
(SHOWN IN THE GRID FOR 2015) IS FOR ONE QUARTER
PAYMENT ONLY, AND THE YEARLY INCREASE WOULD
BE \$201.48,

FOR 2014, INCREASE WAS \$247.56 TO CURRENT
RATE OF \$662.76 A QUARTER.

OVER \$200 INCREASE EVERY YEAR IS A BURDEN
WHEN SOCIAL SECURITY RAISES 1.5%.

THANKS FOR LISTENING.

Sorry, but at age [REDACTED] I am not a
computer user, just the old pen.

6/17/14

Sir,

I hope you will not allow the ~~proposed~~ proposal that Empire Blue Cross has requested for 2015.

I have Medicare + have Blue Cross etc part B - supplemental.

Just a summary -

Joined Blue Cross in 1988 (reached age 65 in 1986 - my firm paid A+B of Medicare until 1988)

1988 Blue Cross etc	243. ⁴ " gster
2013	606 "
2014	662.47 "
Prop 2015	713.13

So please do NOT let this go through.

Sincerely

Phone



THE POSTAL SERVICE

20 JAN 2014 11:11



Health Bureau - Premium Rate Adjustments

N.Y. S. Dept of Financial Services

1 Commerce Plaza

Albany, N.Y. 12257

12257



RECEIVED
HEALTH BUREAU

June 24, 2014

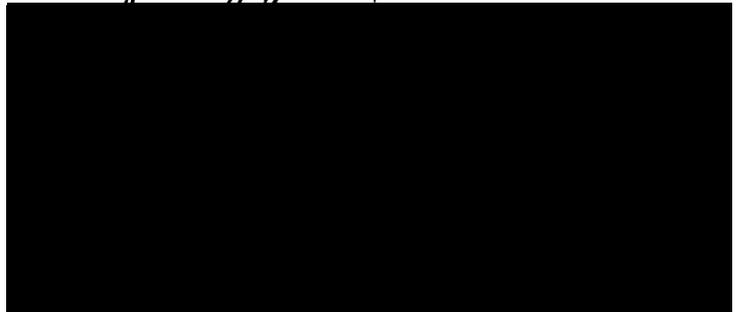
JUN 30 2014

Sir or Madam:

ALBANY, NEW YORK

The enclosed is a proposed increase of premium on my current policy. It will mean a \$200 increase for 2015. This is in top of increases in 2011, 2012, 2013-14. It would mean an increase of \$520 per year since 2011. I can't be without this coverage which supplements Medicare. I find it increasingly hard on a fixed income to pay for increases in everything affecting daily life. Please do what you can to "hold the line".

Very truly yours,

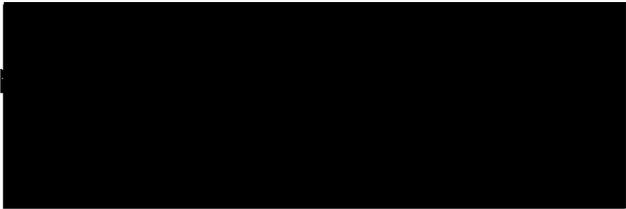




P.O. Box 1407 Church Street Station
New York, NY 10008-1407

2013 \$662.76
2012 600.87
2011 \$583.38

713.13
583.38
129.75 x 4 =
plus \$520 per year.



June 2, 2014

IMPORTANT: Proposed Rate Change Notice

Dear Member:

Each year, rising medical costs and the growing use of medical goods and services combined, drive health care costs higher. To keep up with these increasing costs, we must modify premium rates for your Medicare Supplement plan, tentatively effective on January 1, 2015.

We have filed our proposed rate changes for approval by the New York State Department of Financial Services (DFS). In compliance with New York State law, this is our initial notice to members explaining our proposed rate change. Empire BlueCross BlueShield's narrative summary as well as additional information that provides a detailed summary of the factors that contribute to the rate change will be posted on both DFS' (www.dfs.ny.gov) and Empire BlueCross BlueShield's (www.empireblue.com/ratefiling) websites.

Below is a grid showing the proposed rate change for your current plan. We have requested a rate change effective date of January 1, 2015.

Plan	Current Premium	Proposed Premium
PLAN B	\$662.76	\$713.13

The New York State Department of Financial Services must approve all community rates. The actual premium amount and effective date will not be available until DFS grants approval. In addition to this initial proposed rate change notice, we will send you another notice with the final approved rate. We will send the second notice at least 60 days prior to the rate change effective date.

You have from June 5, 2014, to July 5, 2014, to request additional information or submit your written comments. You may call, email or submit your request or comments in writing to:

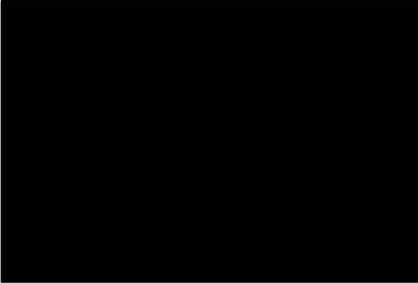
Empire BlueCross BlueShield
P.O. Box 1407 Church Street Station
New York, NY 10008-1407
Toll free: 1-800-261-5962; TTY/TDD: 711
Hours: 8 a.m. to 6 p.m. EST, Monday through Friday
Email: Premiumratechange@empireblue.com

(continued)

Or, you may write or email the New York State Department of Financial Services at:

Health Bureau – Premium Rate Adjustments
New York State Department of Financial Services
One Commerce Plaza
Albany, NY 12257
Email: PremiumRateIncreases@dfs.ny.gov

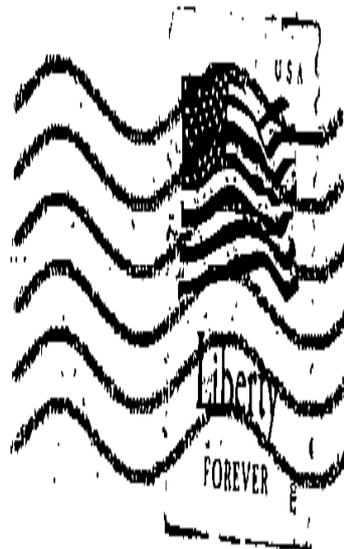
When you email or write to either DFS or us, please be sure to include the insurer's name (Empire BlueCross BlueShield) on all letters. Also, please be advised that your comments will be posted on DFS' website (www.dfs.ny.gov), but your personal information will not be published.





MID-ISLAND NY 117

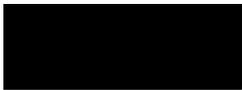
28 JUN 2014 PM 6 L



Health Bureau - Premium Rate Adjustments
NY State Dept. of Financial Services
One Commerce Plaza
Albany, NY
12257

12210262299





June 16, 2014

Health Bureau - Premium Rate Adjustments
New York State Dept. of Financial Services
One commerce Plaza
Albany N.Y. 12257

I am writing with alarm and concern regarding any proposed premium rate increase for the Empire High deductible F Supplemental/ MedigAP Plan.

Customers like myself buy the Hi Dedct F plan because we do not anticipate reaching the deductible (currently at \$2140.00 annually), and we therefor do not anticipate using the insurance. (It would take a catastrophic situation of incurring \$10,700 of Medicare expenses, before the \$2140 deductible even starts to be met.).

We buy this plan because it's lower premium is important to senior citizens who must cope with rising costs of living, but less income.

I wish to point out that when Empire BC BS collects the premium for the High Deduct. F plan, that premium is pure profit for Empire when the year is up and the deductible has not been met. And Empire only begins to sacrifice some of it's profit after the point, in each calendar year, at which the deductible is met. A rate increase would increase the financial burden placed on senior citizens, and at the same time increase Empire's profits.

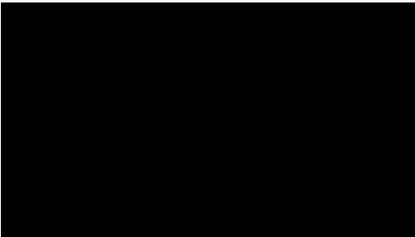
I am writing to ask the DFS to take these points into consideration, and not approve any rate increase for the HDF plan.

Sincerely,

RECEIVED
HEALTH BUREAU

JUN 20 2014

ALBANY, NEW YORK





P.O. Box 1407 Church Street Station
New York, NY 10008-1407

UN0019302

June 2, 2014

IMPORTANT: Proposed Rate Change Notice

Dear Member:

Each year, rising medical costs and the growing use of medical goods and services combined, drive health care costs higher. To keep up with these increasing costs, we must modify premium rates for your Medicare Supplement plan, tentatively effective on January 1, 2015.

We have filed our proposed rate changes for approval by the New York State Department of Financial Services (DFS). In compliance with New York State law, this is our initial notice to members explaining our proposed rate change. Empire BlueCross BlueShield's narrative summary as well as additional information that provides a detailed summary of the factors that contribute to the rate change will be posted on both DFS' (www.dfs.ny.gov) and Empire BlueCross BlueShield's (www.empireblue.com/ratefiling) websites.

Below is a grid showing the proposed rate change for your current plan. We have requested a rate change effective date of January 1, 2015.

Plan	Current Premium	Proposed Premium
PLAN HI F	\$901.68	\$901.68

The New York State Department of Financial Services must approve all community rates. The actual premium amount and effective date will not be available until DFS grants approval. In addition to this initial proposed rate change notice, we will send you another notice with the final approved rate. We will send the second notice at least 60 days prior to the rate change effective date.

You have from June 5, 2014, to July 5, 2014, to request additional information or submit your written comments. You may call, email or submit your request or comments in writing to:

Empire BlueCross BlueShield
P.O. Box 1407 Church Street Station
New York, NY 10008-1407
Toll free: 1-800-261-5962; TTY/TDD: 711
Hours: 8 a.m. to 6 p.m. EST, Monday through Friday
Email: Premiumratechange@empireblue.com

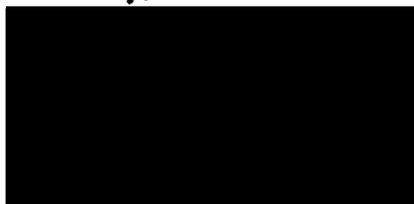
(continued)

Or, you may write or email the New York State Department of Financial Services at:

**Health Bureau – Premium Rate Adjustments
New York State Department of Financial Services
One Commerce Plaza
Albany, NY 12257
Email: PremiumRateIncreases@dfs.ny.gov**

When you email or write to either DFS or us, please be sure to include the insurer's name (Empire BlueCross BlueShield) on all letters. Also, please be advised that your comments will be posted on DFS' website (www.dfs.ny.gov), but your personal information will not be published.

Sincerely,



RECEIVED JUN 18 2014

18 JUN 2014 PM 7 L



Healthy Balance - Premium Nest
Cupcakes

P.O. S. Dept of Financial Services

One Commerce PLAZA

Albany N.Y. 12257

12257



Wed. 6/11/2014

Health Bureau - Prem. Rate Adjustments
N.Y. State Department of Financial Services
One Commerce Plaza
Albany, N.Y. 12257

RECEIVED
HEALTH BUREAU

JUN 16 2014

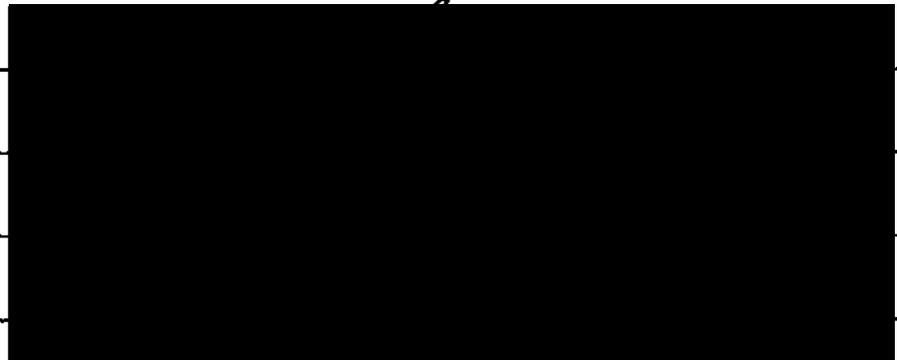
Attention:

ALBANY, NEW YORK

I don't approve of the
increase of \$43.71 from
\$575.25 quarterly to \$618.96
quarterly starting in January
1, 2015.

It is a financial burden
for me.

Sincerely,



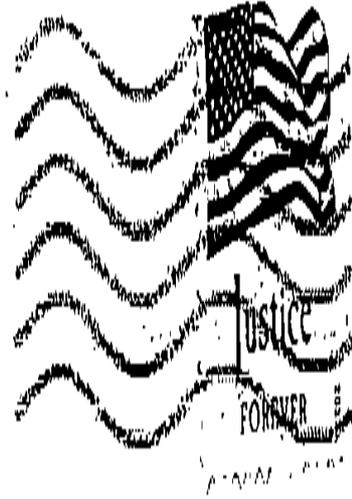
P.S. Insurer -

Empire Blue Cross Blue Shield



ALBANY NY 120

14 JUN 2014 PM 31



Health Bureau - Prem. Rate Adjustments
N.Y. S. Dept. of Financial Services
One Commerce Plaza
Albany, N.Y. 12257

12257



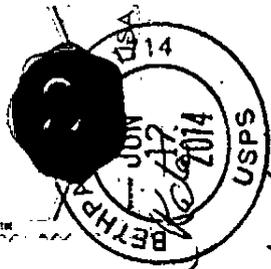
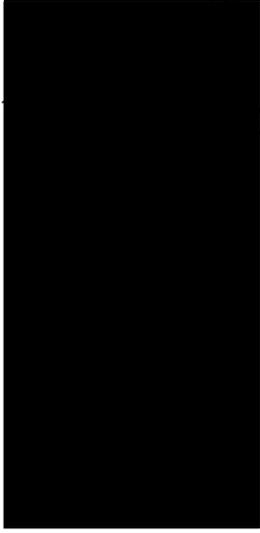
6/10/14
RECEIVE
HEALTH BUI
JUN 16 2

To Whom It May Concern,

I have written before about ^{the} increase of BC/BS - about ^{the} I don't see any difference in my case, that I am paying into Obama Care - on a fix income this is a hardship other than paying for people who can not afford insurance, I can not see why I am being punished, because it is very difficult for me to pay this monthly premium.

I hope you will reconsider this premium, I may after to look elsewhere to take care of my needs.





Bureau - Premium
 adjustments
 New York State Department of
 Financial Services
 One Commerce Plaza
 Albany, NY 12257

06/13

RECEIVED
HEALTH BUREAU

JUN 16 2014

ALBANY, NEW YORK

JUNE 11 2014

TO: Health Bureau – Premium Rate Adjustments
NYS DOFS
ALBANY, NY.

Dear Rate Adjusters

My Dear wife, [REDACTED] is currently at the [REDACTED] Nursing Home in [REDACTED]. She depends on her Blue-Cross, Blue-Shield, (poncy, [REDACTED]) to cover her medical expenses but her premiums have risen at an astronomical rate that makes her membership hardly acceptable.

She contributed \$1,975.20 in 2012 and is now threatened with a \$3,003.96 bill for 2015.

Please stop, retract and read it again: ONE THOUSAND \$\$\$ INCREASE IN 3 YRS! I know of no other, (such as taxes, %% of bank rates, food, fuel, etc, etc.) skyrocketing “adjustments”!

Medicare has a good control in stemming attempts of raising medical charges and they have remained at normal, affordable levels.

I suggest that you attempt to look for same goals.

I suggest that you first consider, NY residents like my [REDACTED] (whose monthly SS has only risen from \$[REDACTED]-, in THREE YEARS.

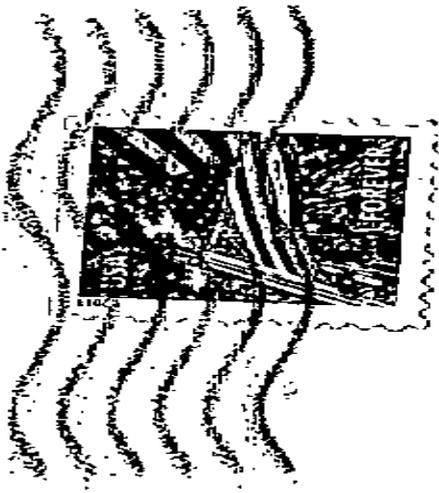
Do NOT “adjust” an out of state, (an out of the “blue”?) insurance company TO HIGHER PROFITS.

Sincerely,

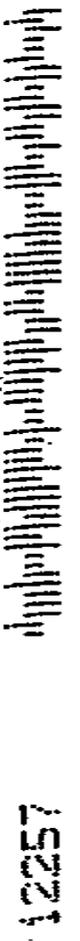
[REDACTED]

ALBANY, NY 12257

12 JAN 2014 PM 7:21



Health Bureau - Prem. Rate Adj.
NYS Dept. of Financial Services
One Commerce Plaza
ALBANY, NY 12257



DEAR SIR-MADAM:

I received a notice from B.C.B.S. Supplement, that they want to raise their rates next JAN. people on B.C.B.S. are usually disabled or seniors.

The price now is too high. The amount they want to charge is very high.

If you are suppose to authorize the raise. you should not raise the amount.

I would appreciate an answer. THANK

you,

Yours truly,

RECEIVED
HEALTH BUREAU

JUN 11 2014

ALBANY, NEW YORK



DEAR SIR-MADAM:

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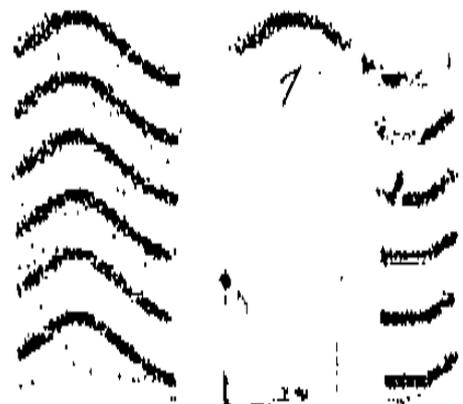
RECEIVED
HEALTH BUREAU

JUN 11 2014

ALBANY, NEW YORK

NEW YORK NY 100

09 JUN 2014 PM 7 L



HEALTH BUREAU - Premium Rate
Adjustments N.Y.S. Dept. OF FINANCIAL
SERVICES ONE Commerce Plaza
ALBANY, N.Y. 12257



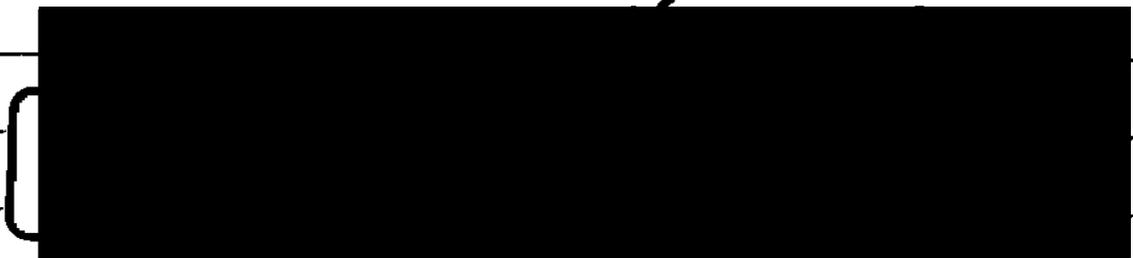
N. Y. State Dept of Financial Services

6/11/14

I received notice from Empire Blue Cross Blue Shield are requesting an increase in my health insurance 2015 I am asking not to grant this appeal.

In 2014. Blue Cross + Blue Shield got the request for an increase and now again in 2015.

I am a senior citizen on a limited income, this will be a hardship for me as well as if seniors who are also on a fixed income.



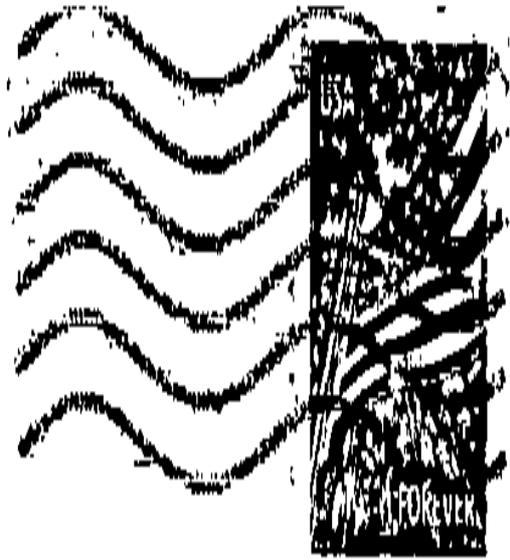
HEALTH BUREAU

JUN 13 2014

ALBANY, NEW YORK

MID-ISLAND NY 117

11 JUN 2014 PM 2 L



Health Bureau Premium Rate Adj.
New York Dept of Financial Services
One Commerce Plaza
Albany NY 12257



16

June 7, 2014

RECEIVED
HEALTH BUREAU

JUN 12 2014

ALBANY, NEW YORK

Re: Proposed Rate Change Empire Blue Cross/Blue Shield
Plan B - from 218.92 to 235.71 as of 11/15

I am writing to oppose proposed premium increase - as a senior citizen, living on a fixed income, another increase would be very difficult, and may cause a change in provider. Please consider - and postpone an increase at this time. I am sure many/most members would agree. Thank you for your kindness and mercy.

Sincerely
[Redacted Signature]

NEW YORK NY 100

10 JUN 2014 PM 10 L



Health Bureau - Premium Rate Adjustments
New York State Dept. of Financial Services
One Commerce Plaza
Albany, N.Y. 12257

12257



June 6, 2014

To Whom It May Concern:

My husband and I are members of Empire Blue Cross Blue Shield. We have just received notice that a rate change will go into effect, if approved by you, on January 1, 2015.

This rate change will go from \$662.76 to \$713.13 for each of us. That means we will have to pay \$100.74 more on our premiums. My husband is [redacted] years old, and I am [redacted]. This will be a hard thing to do considering what our income

(over)

is.

We hope there is something you
can do to keep Empire Blue Cross
Blue Shield from making such a
huge increase in premiums. I'm
sure this increase will be hard
for every member and extremely
hard for seniors like ~~us~~ us.

Sincerely,



RECEIVED
HEALTH BUREAU

JUN 11 2014

ALBANY, NEW YORK

June 6, 2014

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This rate change will go from \$662.76 to \$713.13 for each of us. That means we will have to pay \$100.74 more on our premiums. My husband is [redacted] years old, and I am [redacted]. This will be a hard thing to do considering what our income (over)

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We hope there is something you
can do to keep Empire Blue Cross
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Sincerely,



RECEIVED
HEALTH BUREAU

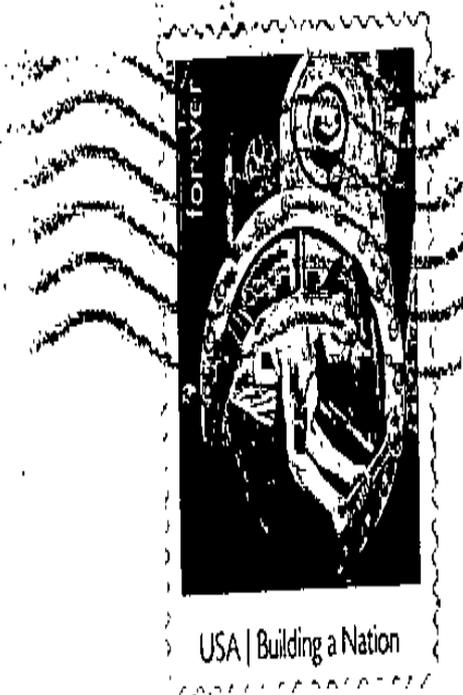
JUN 11 2014

ALBANY, NEW YORK



NEW YORK NY 122

09 JUN 2014 PM 12 1



Health Bureau - Premium Rate Adjustments
N.Y.S. Department of Financial Services
One Commerce Plaza
Albany, NY 12257



CURRENT Premium

PROPOSED Premium

\$662.76

\$713.13

July 5, 2014

Dear Sir/Madam,

Concerning ~~another~~ rate hike
for Empire Blue Cross - Blue Shield.

I am an [REDACTED] year old widow with

[REDACTED]
without my, growing smaller, savings and
(thank God & NYC) SCRI-EPIC-FS, I'm
greatly concerned

I don't know which will die
first, myself or savings.

Most sincerely -
Unhappy Old Lady

RECEIVED
HEALTH BUREAU

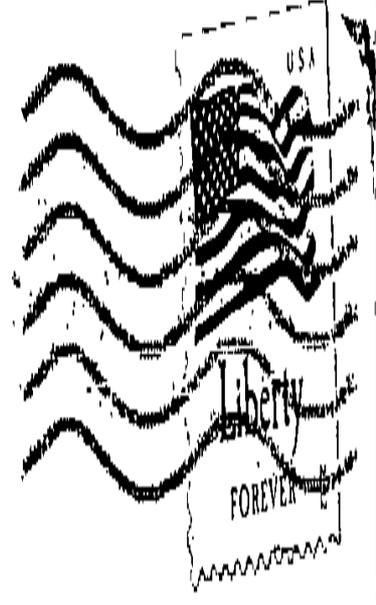
JUN 11 2014

ALBANY, NEW YORK



NEW YORK NY 100

09 JUN 2014 PM 3 L



Health Bureau Pension Rate Adjustments
745 Dept of Financial Services
One Commerce Plaza
Albany, NY 12247

RECEIVED
HEALTH BUREAU

JUN 09 2014

ALBANY, NEW YORK

Health Bureau - Premium Rate Adjustment

Empire Blue Cross Blue Shield

I think its a disgrace and outrageous that Empire Blue Cross keeps increasing my Medicare supplement plan every year and gets approval from the state. I think its sick.

They went up last year and now want \$50 more effective 1/1/2015

I'm paying 662.76 and its going up to 713.13 for a Medicare supplement plan. Thats crazy.

Please do something about this
Thank you

RECEIVED
HEALTH BUREAU

JUN 09 2014

ALBANY, NEW YORK

Health Bureau - Premium Rate Adjustment

Empire Blue Cross Blue Shield

I think its a disgrace and outrageous that Empire Blue Cross keeps increasing my Medicare Supplement plan every year and gets approval from the state. I think its sick.

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Thank you

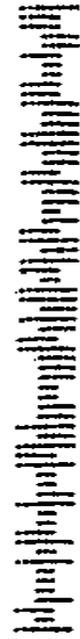
WESTCHESTER 305

07 JUN 2014 PM 3:1



Health Bureau - Premium Rate Adjustments
New York State Department of Financial Services
One Commerce Plaza
Albany, N.Y. 12257

12257



RECEIVED
HEALTH BUREAU

JUN 09 2014

ALBANY, NEW YORK

Health Bureau - Premium Rate adjustments,
N.Y. State Dept. of Financial Svcs.,
One Commerce Plaza,
Albany, N.Y. 12257

Ernie Blue Cross Blue Shield

To Whom It May Concern:

I am writing re June 2, 2014, Proposed
Rate Change Notice.

I am paying \$662.76 and proposed premium
wants \$713.13. It is bad enough for a Senior

Citizen, age to pay \$662.76. How can I pay
such an exorbitant increase? !!!? Please HELP
us poor, old Seniors, who are widows.

NEW YORK NY 100

06 JUN 2014 PM 6 L



Health Bureau Premium Rate

adjustments,

N.Y. State Dept. of Financial Svcs.,

ONE Commerce Plaza,

Albany, N.Y. 12257

12257



Health Bureau
Premium Rate Adjustments
NY State Dept of Financial Services
Commerce Plaza
Albany NY 12257

RECEIVED
HEALTH BUREAU
JUN 13 2014

ALBANY, NEW YORK

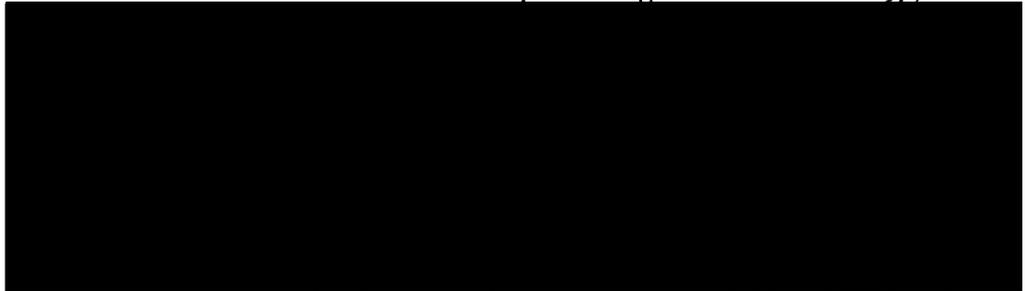
Re: Empire/Blue Cross Blue
Shield

Request for increase Rate

I am in receipt of proposed rate change for families by
Empire Blue Cross.

It is my definite opinion that B.C. is ~~not~~ ^{not} entitled to my increase. I have been a member of B.C. for over 60 years and was the person who was in charge in my Co. for all our members until I have always found B.C. interested & capable in handling medical problems. At the time their request is not in order. The average person at my age is on S.D. which I might add we are unable to get an increase or even hope that they may ~~abate~~ ^{NOT} S.D. - where does

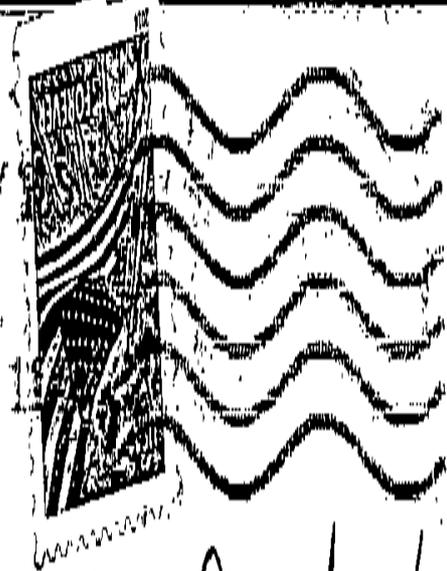
Expense who is financially - well equipped
come to increase their charges? I for one
have much difficulty paying the current rate
of \$681²⁷ every 3 mo - the last payment I received
from them was \$600 a big refund eh??
So again I reiterate - B.E. is Nat
entitled to an increase -



Re. Expense cross please should use

NEW YORK NY

11 JUN 2014 PM 1



Health Care - Premium Adjustments
NY State Dept of Financial Services
1 Commerce Plaza

Albany NY 12257



RECEIVED
HEALTH BUREAU

(JUN 12 2014

ALBANY, NEW YORK

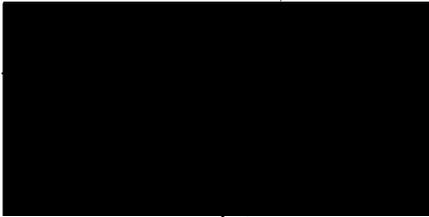
June 9, 2014

To whom it may concern,

I could not believe my eyes when I received a notice from Empire Blue Cross Blue Shield that they are going to raise their rates again so soon. It wasn't too long ago they raised the rate more than \$22. Now so soon another \$51. It is not fair.

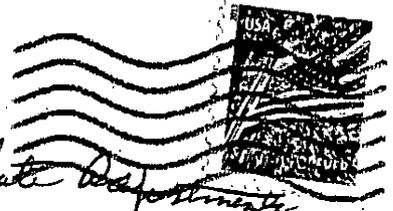
Francis Testa





NEW YORK NY 100

09 JUN 2014 PM 4 L



please Premium rate Postmaster
N.Y. State Dept of Financial Services
One Commerce Plaza
Albany, N.Y. 12257



RECEIVED
HEALTH BUREAU

JUN 12 2014

June 9, 2014

ALBANY, NEW YORK

To whom it may concern,

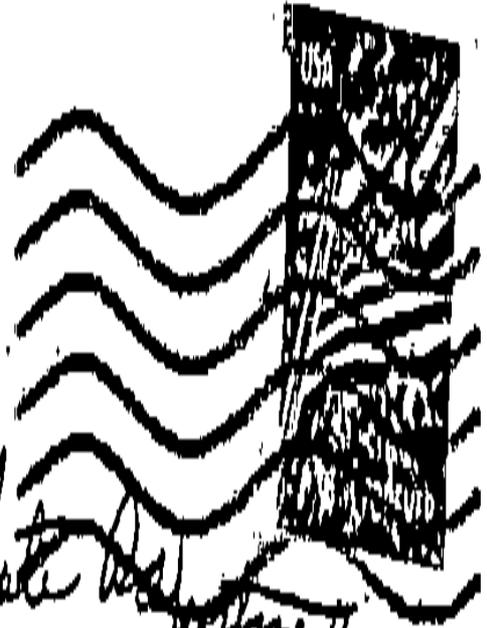
I could not believe my eyes when I received a notice from Empire Blue Cross Blue Shield that they are going to raise their rates again so soon. It wasn't too long ago they raised the rates more than \$22. Now so soon another \$51. It is not fair.

[REDACTED]

[REDACTED]



NEW YORK NY 100



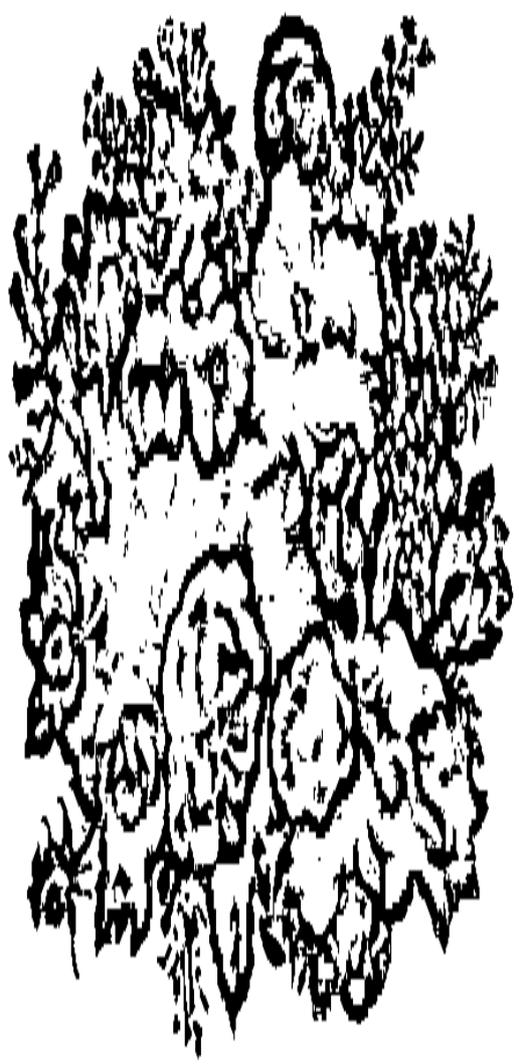
09 JUN 2024 PM 4 L

Health Insurance Premium Rate Report

N.Y. State Dept of Financial Services

One Commerce Plaza

Albany, N.Y. 12257



Empire Blue Cross - Blue Shield

Dear Sir:

I am [redacted] years old + receive [redacted] it was [redacted] month. I am begging you not to allow the increase Blue Cross is asking. If it is allowed to pass, that would leave me ~~un~~ unable to have enough money to allow for food or cover and other bills. It would be a matter of either or - one or the other. The way it stands now, I am not able to survive. Please help me to do that. Please don't grant them that increase!!!

With Great Respect,
[redacted]

I remain in your hands:

RECEIVED
HEALTH BUREAU
JUN 11 2014

Empire Blue Cross - Blue Shield

Dear Sirs:

I am [redacted] years old + receive
[redacted] from Social Security each
month. I am begging you not
to allow the increase Blue Cross
is asking. If it is allowed to
pass, that would leave me ~~unable~~
unable to have enough money
to allow for food or cover any
other bills. It would be a
matter of either or - one or the
other. The way it stands now, I'm
able to survive. Please help me
to do that. Please don't grant
them that increase !!!

With Great Respect,
[redacted]

I remain in your service.

RECEIVED
HEALTH BUREAU

JUN 11 2014

ALBANY, NEW YORK

MID-ISLAND NY 117

09 JUN 2014 PM 11



Health Bureau - Premium Rate Adjustments
New York State Department of Financial Services
One Commerce Plaza
Albany, N.Y. 12257

12257



[REDACTED]

To Whom It May Concern,
Today I received from
Blue Cross a letter
stating that they want
another rate increase
on my [REDACTED] from
\$662.76 to \$713.13.

They just got from
you (DFS) an increase
this year. Now they
want another one
for \$50.37.

I am [REDACTED]
old. They state that
costs are going up.

Well, so are mine.
This year I received an
increase of [REDACTED]
dollars on my Social
Security.

Please take into
consideration this year
the senior citizens who
have to rely on your
decision, and have to
bear the brunt of
that judgment.

Sincerely,

[REDACTED]

JUN 09 2014

ALBANY, NEW YORK



To whom It May Concern,
Today I received from
Blue Cross a letter

stating that they want
another rate increase
on my plan from

\$662.76 to \$713.13

They just got from
you (DFS) an increase

this year. Now they
want another one

for \$50.37

RECEIVED

I am
old They
costs are



5/19/79 (P)

Well, so nice on me
This year I received an
increase of [REDACTED]
dollars on my Social
Security [REDACTED]

Please take into
consideration this year
the senior citizens who
have to rely on your
decision, and have to
bear the brunt of
that judgment.

Sincerely,

[REDACTED]

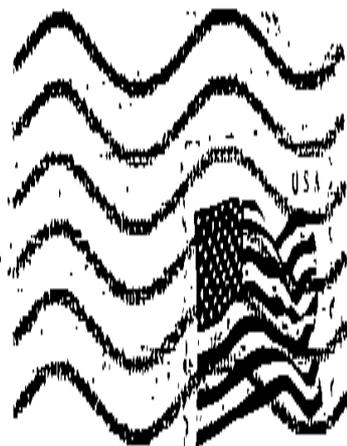
RECEIVED
HEALTH BUREAU

JUN 09 2014

ALBANY, NEW YORK

NEW YORK NY 100

06 JUN 2014 PM 11 L



Liberty

FOREVER

Health Bureau - Premium Rate Adjustments
NYS Dept. of Financial Services
One Commerce Plaza
Albany, NY 12257

12257



RECEIVED
HEALTH BUREAU

JUN 09 2014

ALBANY, NEW YORK

Dear Sir,

Writing to let you know, I received a letter saying a proposed increase from 662.76 which is a lot to 713.73

I receive [redacted] from the railroad. I think its unjust for us older people who has paid over 20 years in the Blue Cross. to be higher and higher.

Yours truly

[redacted]

RECEIVED
HEALTH BUREAU

JUN 09 2014

ALBANY, NEW YORK

Dear Sir,

Writing to let you know, I received a letter saying a proposed increase from 662.76 which is a lot to 713.73 I receive [redacted] from the railroad. I think its unjust for us older people who has paid over 20 years in the Blue Cross to be higher and higher.

Yours truly

[redacted]

NEW YORK NY 100

06 JUN 2014 PM 13:1



Empire Blue Cross Blue Shield
 Health Bureau Premium Rate Adjustments
 New York State - Department of Financial Services
 One Commerce Plaza
 Albany N.Y. 12257
 E-mail Premium Rate Increases (A) / Fs. ny.gov

12257



June 8, 2014

To Whom it may concern:

I am [redacted]
I have been a member of Blue Cross and Blue Shield as far back as I can remember. In 2011, I paid \$583.38 every 3 months through 2012. In Feb. 2013 they raised me \$600.87. In Feb of 2014 I was raised to \$683.39 and in 2014 of April I was raised to \$662.76. I just received notification that coming 2015 it possibly will be raised to \$713.13.

As I am approaching [redacted] years old and am living mainly on my Social Security monthly check. I do not feel that I can pay this increase on a yearly basis. If I had to, I would have to restrict my grocery shopping in order to feed myself if this is going to continue. I do hope you will give me some consideration as to my age and only income. Thank you for forwarding this letter to the New York State Department of financial services

RECEIVED
HEALTH BUREAU

JUN 11 2014

ALBANY, NEW YORK

Sincerely yours,
[redacted]

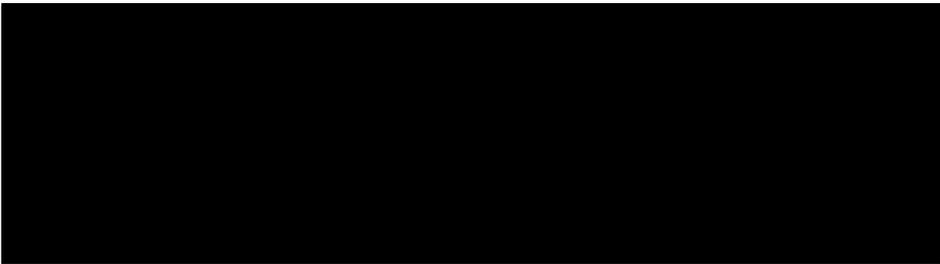
P.S.

Enclosed is the letter that was sent to me

My Blue Cross and Blue Shield number
[redacted]



P.O. Box 1407 Church Street Station
New York, NY 10008-1407



June 2, 2014

IMPORTANT: Proposed Rate Change Notice

Dear Member:

Each year, rising medical costs and the growing use of medical goods and services combined, drive health care costs higher. To keep up with these increasing costs, we must modify premium rates for your Medicare Supplement plan, tentatively effective on January 1, 2015.

We have filed our proposed rate changes for approval by the New York State Department of Financial Services (DFS). In compliance with New York State law, this is our initial notice to members explaining our proposed rate change. Empire BlueCross BlueShield's narrative summary as well as additional information that provides a detailed summary of the factors that contribute to the rate change will be posted on both DFS' (www.dfs.ny.gov) and Empire BlueCross BlueShield's (www.empireblue.com/ratefiling) websites.

Below is a grid showing the proposed rate change for your current plan. We have requested a rate change effective date of January 1, 2015.

Plan	Current Premium	Proposed Premium
PLAN B	\$662.76	\$713.13

The New York State Department of Financial Services must approve all community rates. The actual premium amount and effective date will not be available until DFS grants approval. In addition to this initial proposed rate change notice, we will send you another notice with the final approved rate. We will send the second notice at least 60 days prior to the rate change effective date.

You have from June 5, 2014, to July 5, 2014, to request additional information or submit your written comments. You may call, email or submit your request or comments in writing to:

Empire BlueCross BlueShield
P.O. Box 1407 Church Street Station
New York, NY 10008-1407
Toll free: 1-800-261-5962; TTY/TDD: 711
Hours: 8 a.m. to 6 p.m. EST, Monday through Friday
Email: Premiumratechange@empireblue.com

(continued)

Or, you may write or email the New York State Department of Financial Services at:

Health Bureau – Premium Rate Adjustments
New York State Department of Financial Services
One Commerce Plaza
Albany, NY 12257
Email: PremiumRateIncreases@dfs.ny.gov

When you email or write to either DFS or us, please be sure to include the insurer's name (Empire BlueCross BlueShield) on all letters. Also, please be advised that your comments will be posted on DFS' website (www.dfs.ny.gov), but your personal information will not be published.

Sincerely,



Brian T. Griffin
Plan President

NEW YORK NY 100

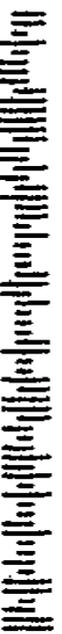
09 JUN 2014 PM 11 L



FOREVER
Freeborn

Health Bureau - Premium Rate
adjustment
New York State Department of
Financial Services
One Commerce Plaza
Albany, NY 12257

12257





To:
Cc:
Bcc:
Subject:

----- Forwarded by [REDACTED] HLT/NYC/SIDNY on 07/08/2014 11:56 AM -----

[REDACTED]

> From: [REDACTED]
> To: premiumrateincreases@dfs.ny.gov,
> Date: 06/05/2014 05:31 PM
> Subject: re:Empire bc/bs rate increase
>
> We cannot believe that you would approve another increase in premium
> rates for Empire bc/bs. They just received a 10% increase last
> year. This new increase would affect mostly seniors like us who
> are already struggling along with all the other things that have
> increased this past year. We are stating our objections, and
> sincerely hope [REDACTED] will not approve this increase. Vincent and Janet Somuk

----- Forwarded by [REDACTED] HLT/NYC/SIDNY on 07/08/2014 11:56 AM -----

[REDACTED]

> From:
> [REDACTED]
> [REDACTED]
> Cc: Premium Rate Increases - Public Comments/nyc/nysdfs@NYSDFS
> Date: 06/06/2014 08:52 AM
> Subject: Re: NYS Department of Financial Services Consumer
> Assistance
> Sent by: [REDACTED]
>

> I am forwarding your email on to our Premium Rate Increase mailbox
> for a response.

>
> New York State Department of Financial Services
> Consumer Assistance Unit
> One Commerce Plaza
> Albany, NY 12257
> 800-342-3736 (Consumers Hotline)
> 518-474-6600 (Outside of NYS)
> 518-474-2188 (Fax)
>

>
> m [REDACTED]
> [REDACTED]

> Date: 06/05/2014 09:02 PM
> Subject: NYS Department of Financial Services Consumer Assistance Unit
Inquiry

>
> Dear [REDACTED]
>
> 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:

>

[REDACTED]
[REDACTED] ed

> [REDACTED]

> You are a(n): CONSUMER

> Type of Insurance question/comment: HEALTH

>

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

>

> * * * * *

>

> My question is, why do you keep on approving increases in premium
> rates constantly for Empire BlueCross Blue Shield on Medicare
> Supplement Plans.

>

> Last year, I believe it was increased at least twice. Same as this
> year, and now it's the third time and it's not even the middle of 1914.

>

> Everything is going and our benefits are not keeping up with inflation.

>

> If they get this increase, I won't vote Republican, but I wont vote
> Democratic either. I am a registered Democrat and contribute as much
> as I can yearly. But, all I see is that the rich are becoming richer
> and the middle class poorer along with the retirees, like me and my wife

>

> Because of the decrease in interest bank rates from over 5% down to
> 2% for a 5 year CD, my net income has decreased by \$2000 per month.
> My savings are disappearing fast, that I might not be able to live
> out my savings.

>

> It's a disgrace.

>

> * * * * *

>

>

> Sincerely,

>

> New York State Department of Financial Services
> Consumer Assistance Unit.
> email at: consumers@dfs.ny.gov

>

----- Forwarded [REDACTED] NYC/SIDNY on 07/08/2014 11:56 AM -----

[REDACTED] on 06/06/2014 04:12:20 PM:

> From: [REDACTED]
> To: [REDACTED] reases@dfs.ny.gov>,
> Cc: [REDACTED]
> Date: 06/06/2014 04:11 PM
> Subject: Rate Increase

>

> [image removed]

> In reference to the letter received.

>

>

> Please make note of our new Corporate Office address below.

>

[REDACTED]

> LUECROSS BLUESHEILD.pdf" deleted by Loreen

>

----- Forwarded by [REDACTED] HLT/NYC/SIDNY on 07/08/2014 11:56 AM -----

[REDACTED] wrote on 06/06/2014 06:33:51 PM:

> From: [REDACTED]
> To: "PremiumRateIncreases@dfs.ny.gov"
> <premiumrateincreases@dfs.ny.gov>,
> "Premiumratechange@empireblue.com" <premiumratechange@empireblue.com>,
> Date: 06/06/2014 06:33 PM
> Subject: Empire Blue Cross Blue Shield proposed Rate Change

> Att: Health Bureau-Premium Rate Adustments
> To Whom it May Concern:

> My name is [REDACTED] and I am a recent retiree who selected
> Empire Blue Cross Blue Shield Plan N as my Medicare supplemental
> plan on February 26, 2013 upon my 65th birthday and retirement. At
> that time, the plan cost was just under \$200 monthly and no sooner
> had I signed up when a rate increase was requested and granted by
> your agency (I assume) which raised the cost to just about \$215
> monthly. I received a letter dated June 2, 2014 from Empire stating
> its intention to again raise the rate from \$215.68 to 248.33 pending
> your agency's approval. I am writing to express my dismay at this
> amount, which not only would be a hardship in light of my recent
> retirement income amount which is quite a bit lower than my working
> rate of pay, but this number certainly looks as if it is on a fast
> route to \$300 monthly before we know it has occurred. I am visually
> impaired so cannot write as much as I would like, but if you would
> prefer more details or personal information about me, please feel
> free to inquire. [REDACTED] a copy of this letter to The
> Pla [REDACTED] at Empire. I can be reached
> at [REDACTED], which is my preferred medium of communication at
> this point in my visual challenge. Thank you for your attention to
>

[REDACTED]

>

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>

----- Forwarded by [REDACTED] HLT/NYC/SIDNY on 07/08/2014 11:56 AM -----

[REDACTED] wrote on 06/09/2014 03:50:36 PM:

> From: [REDACTED]
> To: "PremiumRateIncreases@dfs.ny.gov" <PremiumRateIncreases@dfs.ny.gov>,
> Date: 06/09/2014 03:50 PM
> Subject: Regarding Empire Blue Cross Bulue Shield rate increase (Part B)
>
> I am a single 74 year old woman on a fixed income. For a number of
> years after my retirement my rate went from \$575 to \$600. Last year
> my rate jumped to \$662. This was a very difficult increase for me to
> handle, but I understood sometimes an increase is necessary.
> However, I just received a notification empire was increasing my
> rate again to \$713. Their rate increases have gone from small
> occasional adjustments to large annual increases. This is more than
> I can handle on my income. this rate is too much and too soon.
>
>
> [REDACTED]

[REDACTED]

----- Forwarded by [REDACTED] HLT/NYC/SIDNY on 07/08/2014 11:56 AM -----

Brenda Reiss <habrendaj@gmail.com> wrote on 06/11/2014 11:35:12 AM:

> From: [REDACTED]
> To: PremiumRateIncreases@dfs.ny.gov,
> Date: 06/11/2014 11:35 AM
> Subject: requests for rate increase for Empire BlueCross BlueShield
>
> [REDACTED] to the dfs.docx" [REDACTED]

----- Forwarded by [REDACTED] HLT/NYC/SIDNY on 07/08/2014 11:56 AM -----

[REDACTED] on 06/11/2014 03:01:39 PM:

> From: [REDACTED]
> To: premiumrateincreases@dfs.ny.gov,
> Date: 06/11/2014 03:01 PM
> Subject: Empire Proposaed Rate Increase
>
> ATTENTION:
>
> As a 91 year old Retiree on a fixed income I strongly object to the
> proposed rate increase. A rate increase will put a more severe
> financial burden on my already, "stretched to the limit," budget!
>
> When requesting rate increases there should also be an easy path to
> exemptions for people who simply cannot afford your increase.
>
> STOP THE INCREASE!
>
> Thank You,
>
> [REDACTED]

[REDACTED]

----- Forwarded by [REDACTED] HLT/NYC/SIDNY on 07/08/2014 11:56 AM -----

[REDACTED] wrote on 06/11/2014 09:56:39 PM:

> From: [REDACTED]
> To: PremiumRateIncreases@dfs.ny.gov,
> Date: 06/11/2014 09:56 PM
> Subject: Re: Empire bc/bs rate increase
>
> the policy that we have is empire blue cross/blue shield Plan B.
> is this enough info? if not please e-mail me again and let me know
> what more info you need. we are now paying \$662.76 per quarter for
> each of us. total payment is \$1,325.52 per quarter. if the rate
> increase goes through we will be paying \$1,426.26. For seniors on
> fixed incomes this is a big increase. Hope this rate increase is

> [REDACTED]
>
> -----Original Message-----
> From: [REDACTED] <PremiumRateIncreases@dfs.ny.gov>
> To: [REDACTED]
> Cc: [REDACTED]
> Sent: Tue, Jun 10, 2014 12:31 pm
> Subject: re:Empire bc/bs rate increase

> Dear [REDACTED]
> This is in reference to your inquiry below. Your inquiry does not
> provide detailed information regarding the type of policy. Please
> [REDACTED] tion. Thank you.

[REDACTED]
> Health Bureau
> NYS Dept of Financial Services

> [REDACTED] m: [REDACTED]
> [REDACTED]
> Date: 06/05/2014 05:31 PM
> Subject: re:Empire bc/bs rate increase

> We cannot believe that you would approve another increase in premium
> rates for Empire bc/bs. They just received a 10% increase last
> year. This new increase would affect mostly seniors like us who
> are already struggling along with all the other things that have
> increased this past year. We are stating our object
> [REDACTED] y h [REDACTED] ll not approve this increase. [REDACTED]
> [REDACTED] by [REDACTED] HLT/NYC/SIDNY on 07/08/2014 11:56 AM -----

[REDACTED] wrote on 06/12/2014 04:07:00 PM:

> From: [REDACTED]
> To: "PremiumRateIncreases@dfs.ny.gov" <PremiumRateIncreases@dfs.ny.gov>,
> Cc: "Premiumratechange@empireblue.com" <Premiumratechange@empireblue.com>
> Date: 06/12/2014 04:07 PM
> Subject: Proposed EmpireBCBS rate change 2015

> As a policyholder of an Empire BlueCross BlueShield Plan B Medicare
> Supplemental insurance policy, I'm writing to complain about

> Empire's proposal to increase their Medicare Supplemental premiums
> by \$50.37 per quarter effective January 1, 2015, making that payment
> \$713.13 quarterly.

>
> This is terrible news. The premiums were just increased this past
> January 1, 2014 by \$61.88 per quarter. If the proposed increase is
> passed, that will have increased our premiums by \$112.26, inflicting
> a great hardship on senior citizens and disabled Medicare recipients
> who are the most vulnerable. Many of whom, like myself, are severely
> struggling and on a fixed income.

>
> I ask you to please consider not allowing Empire BlueCross
> BlueShield to increase the premiums to this high amount so close to
> the last increase of six months ago.

> Thank you for your consideration.

> [REDACTED]
>
>

----- Forwarded by [REDACTED] HLT/NYC/SIDNY on 07/08/2014 11:56 AM -----

[REDACTED] wrote on 06/12/2014 04:56:16 PM:

> From: [REDACTED]
> To: "PremiumRateIncreases@dfs.ny.gov" <PremiumRateIncreases@dfs.ny.gov>,
> Date: 06/12/2014 04:55 PM
> Subject: RE: Rate Increase

> Good afternoon [REDACTED]

>
> My Mothers [REDACTED]. This
> is now running her \$218.00 per month. The Coverage is horrible. As
> I stated, I had to charge her medication on my Credit Card because
> she cannot afford it.

>
> All of these payments we make and pay on time and
> then I run into all of these other problems, such as co-pays,
> deductibles, etc....

> What are we paying for!!!!

> Thank you [REDACTED]

> Please make note of our new Corporate Office address below.

[REDACTED]

>
> From: [REDACTED] [mailto:[REDACTED]@dfs.ny.gov]
> On Behalf Of PremiumRateIncreases@dfs.ny.gov
> Sent: Tuesday, June 10, 2014 12:28 PM
> To:
> Cc: [REDACTED]

> Subject: Re: Rate Increase

> Dear [REDACTED]

> This is in reference to your inquiry below. Your inquiry does not
> provide detailed information regarding your type of policy. Please
> provide the information. Thank you.

> [REDACTED], AINS

> Senior Insurance Examiner

> Health Bureau

> NYS Dept of Financial Services

> From: [REDACTED]

> To: "premiumrateincreases@dfs.ny.gov"

<premiumrateincreases@dfs.ny.gov

> >

> Cc: [REDACTED]

> Date: 06/06/2014 04:11 PM

> Subject: Rate Increase

> [image removed]

> In reference to the letter received.

> Please make note of our new Corporate Office address below.

> [REDACTED]

----- Forwarded by [REDACTED] HLT/NYC/SIDNY on 07/08/2014 11:56 AM -----

[REDACTED] wrote on 06/13/2014 09:44:36 AM:

> From: [REDACTED]

> To: premiumrateincreases@dfs.ny.gov,

> Date: 06/13/2014 09:46 AM

> Subject:

> Dear Sirs,

> I am writing this letter concerning the proposed premium increase
> for Empire Blue Cross Blue Shield

> Plan N of \$750.99 for Lena Cappellieri.

> Lena Cappellieri is 100 years old and on Social Security and she is
> barely meeting her expenses.

> This will be an extreme hardship for her, please notify me as to
> the outcome of this le

> this email address, [REDACTED]

>
>

----- Forwarded by [REDACTED] HLT/NYC/SIDNY on 07/08/2014 11:56 AM -----

[REDACTED] wrote on 06/13/2014 10:50:34 AM:

> From: [REDACTED]
> To: PremiumRateIncreases@dfs.ny.gov,
> Cc: POSComputerCorp@aol.com
> Date: 06/13/2014 10:50 AM
> Subject: Re: Empire Proposaed Rate Increase

> Dear [REDACTED],

> Here is the information I have:

> [REDACTED]
> Group Number [REDACTED]
> Coverage Med Supp Plan B

> I trust this is the information you requested. Thanks!

> Regards,

> [REDACTED]

> In a message dated 6/13/2014 9:25:50 A.M. Central Daylight Time,
> Premi [REDACTED] eases@dfs.ny.gov writes:

> Dear [REDACTED]

> This is in reference to your inquiry below. Your inquiry does not
> provide detailed information regarding your type of policy. Please
> provide such information. Thank you.

[REDACTED]
> Senior Insurance Examiner
> Health Bureau
> NYS Dept of Financial Services

> From: [REDACTED]
> To: premiumrateincreases@dfs.ny.gov,
> Date: 06/11/2014 03:01 PM
> Subject: Empire Proposaed Rate Increase

> ATTENTION:

> As a 91 year old Retiree on a fixed income I strongly object to the
> proposed rate increase. A rate increase will put a more severe
> financial burden on my already, "stretched to the limit," budget!
> When requesting rate increases there should also be an easy path to
> exemptions for people who simply cannot afford your increase.
> STOP THE INCREASE!

> [REDACTED]

----- Forwarded by [REDACTED] HLT/NYC/SIDNY on 07/08/2014 11:56 AM -----

[REDACTED] wrote on 06/13/2014 10:52:05 AM:

> From: [REDACTED]
> To: [REDACTED] eases@dfs.ny.gov, premiumratechange@empireblue.com,
> Cc: [REDACTED]
> Date: 06/13/2014 10:52 AM
> Subject: Empire BlueCross BlueShield/Proposed Premium Rate Increase

> Dear Sirs and Madames:

> I am writing in response to a letter to me dated June 2, 2014, from
> Empire BlueCross BlueShield (Empire) wherein they notified me that
> they have requested approval from New York State Department of
> Financial Services (DFS) to increase my monthly premium for my
> Medicare Supplement Plan from the current \$653.04 to \$750.99, an
> approximate 15% increase.

> I am sending this email to both DFS and Empire to express my strong
> objection to this increase, and to request that the DFS disapprove
> this proposed increase.
> My reasons are as follows:

> 1. A 15% increase is over five times of the current rate of
> inflation and thus is not reasonable for that reason alone. A
> significant part of the reason #1 is that price increases that
> drastically exceed inflation are particularly problematic for
> retirees such as myself whose income is either fixed and/or only
> increases based on the inflation rate. And retirees are a portion
> of the population that particularly needs affordable health care.

> 2. I believe that when I first arranged the Empire supplementary
> insurance concerned in early 2010, the premium was about \$450 per
> month at that time. Thus the current rate of \$650 (even without the
> proposed increase) already reflects an increase of over 40% in 4
> years, again well in excess of the rate of inflation. If the
> massive unfair proposed new increase is approved, then the increase
> over 5 years will be almost 70%. That is completely unreasonable
> and unacceptable. My understanding is that insurance companies are
> currently making perfectly healthy profits.

> 3. The insurance concerned is SUPPLEMENTARY insurance. My primary
> insurance is Medicare, for which I pay a separate additional premium
> of, I believe, over \$250 per month. Medicare is supposed to provide
> retired and/or disabled US citizens with reasonably adequate medical
> coverage. My current monthly SUPPLEMENTAL premium of \$653, which is
> necessary in order for me to have reasonably adequate medical
> coverage, already demonstrates that Medicare is failing to provide
> me with remotely adequate medical coverage. Medicare cannot be said
> to be providing reasonably adequate coverage when in order to be
> reasonably covered, supplemental insurance must be purchased at
> roughly three times the cost of Medicare coverage. The proposed
> increase, if approved, will make this substantial failure on the
> part of Medicare substantially worse.

> 4. In addition to my Medicare premiums and my massive Empire
> supplemental premiums, I have to pay substantial separate premiums
> for my prescription drug coverage, and the so-called "donut hole" in
> that coverage results in me having to pay substantial prescription
> drug costs directly out of pocket on top of my premiums.

> 5. The aggregate costs of my medicare premiums, supplemental
> insurance premiums, prescription drug insurance premiums, and out of
> pocket co-payments for prescription drugs, and my out of pocket co-
> payments for medical treatment in general, add up to an astronomical
> and extremely unreasonable amount, by any definition of the word reasonable.
>
> 6. The foregoing does not even begin to address the substantial
> amounts I have to pay for medical insurance for my wife and children.
>
> 7. The U.S. government not long ago asserted that it had passed laws
> that arranged for reasonably affordable adequate medical coverage
> for all US citizens, and the foregoing demonstrates that that is
> currently a complete falsehood. And if the enormous proposed rate
> increase is approved, the failure by the US government to come
> remotely close to fulfilling its promise will be substantially larger.
>
> 8. I am permanently disabled with Parkinson's Disease, and my
> disability insurance payments will cease entirely in 4.5 years, and
> rate increases of the magnitudes being discussed will inevitably
> result in me being unable to afford Medicare Supplement Insurance,
> without which I will not have remotely adequate medical coverage.
>
> 9. I cannot help but wonder if insurees in positions like mine are
> being specifically penalized for being someone with an abnormal
> amount of costly health problems. One of the primary concepts of
> insurance is that people with more health problems than normal will
> be financially protected from the resulting costs. Rate increases
> of the magnitude imposed by Empire in the last 4 years and now
> proposed by Empire for the coming year, are resulting in insurance
> no longer being meaningful insurance.
>
> FOR THE FOREGOING REASONS, I CANNOT STATE STRONGLY ENOUGH THAT THE
> DFS SHOULD DISAPPROVE THE RATE INCREASE BEING PROPOSED BY EMPIRE.
>

> Sincerely,

>

>

----- Forwarded by [REDACTED] HLT/NYC/SIDNY on 07/08/2014 11:56 AM -----

[REDACTED] wrote on 06/13/2014 12:21:10 PM:

> From: [REDACTED]
> To: PremiumRateIncreases@dfs.ny.gov,
> Date: 06/13/2014 12:21 PM
> Subject: Re: Empire Proposed Rate Increase

>

> Thank you for your reply. I was suggesting that those of us that
> have reached a point in their lives where working to make up the
> difference in rate increases is no longer feasible or possible be
> EXEMPT from these increases and allow us to live out our time here
> with some dignity and not have to eat dog food to survive!

>

> Thank you!

>

> Regards,

>

>

>

> In a message dated 6/13/2014 10:30:21 A.M. Central Daylight Time,
> PremiumRateIncreases@dfs.ny.gov writes:

> Dear [REDACTED] (on behalf of [REDACTED])
>
> The Department of Financial Services (the "Department") is in receipt of your correspondence concerning the proposed premium rate increase to Ms. Tucci's Medicare Supplemental insurance policy provided by Empire Blue Cross Blue Shield ("Empire").
>
> The Department shares your concern over the premium increase being requested for [REDACTED] Medicare Supplemental insurance policy. Please be assured that the Department is closely scrutinizing Empire's application to determine whether the increase being sought is justified. Many factors are considered before approving any rate adjustment. Among these factors are Empire's recent and estimated future costs of medical care, the Company's history of rate changes, its financial strength, administrative costs, premium revenue, and other sources of revenue. The Department's goal is to approve the lowest rates possible that preserve the financial solvency of the health insurer. Approving rates that are inadequate would ultimately imperil the insurer's ability to pay claims as they come due.
>
> After the Department makes a determination on Empire's premium adjustment proposal, a written decision will be posted at the following Department link: <https://myportal.dfs.ny.gov/web/prior-approval/rate-applications-by-company>.
>
> Please note that you can visit the following DFS link: <http://www.dfs.ny.gov/consumer/caremain.htm#tables> to find the plans and premium rates currently offered by each Medicare Supplement insurer in New York. It also contains insurer contact information, as well as other important information pertaining to Medicare Supplement insurance.
>
> You may also check for available Medicare Supplement insurers in your area by using the zip code tool located on the following Department link: <https://myportal.dfs.ny.gov/web/guest-applications/medicare-monthly-premiums>.
>
> Please note that your comment has been forwarded to the Department's actuaries who are reviewing this rate adjustment filing submitted by Empire.

> [REDACTED]
> Senior Insurance Examiner
> Health Bureau
> NYS Dept of Financial Services
>
>
>

> From: [REDACTED]
> To: [REDACTED]@dfs.ny.gov,
> Cc: [REDACTED]
> Date: 06/13/2014 10:50 AM
> Subject: Re: Empire Proposaed Rate Increase
>
>
>

> Dear Loreen,
>
> Here is the information I have:
>
> [REDACTED]

> Coverage Med Supp Plan B

>

> I trust this is the information you requested. Thanks!

>

> Regards,

>

> [REDACTED]

> [REDACTED]

>

>

> In a message dated 6/13/2014 9:25:50 A.M. Central Daylight Time,

> PremiumRateIncreases@dfs.ny.gov writes:

> Dear Ms. T [REDACTED]

>

> This is in reference to your inquiry below. Your inquiry does not
> provide detailed information regarding your type of policy. Please
> [REDACTED] tion. Thank you.

> [REDACTED]

> Senior Insurance Examiner

> Health Bureau

> NYS Dept of Financial Services

>

>

>

> From: [REDACTED]

> To: premiumrateincreases@dfs.ny.gov,

> Date: 06/11/2014 03:01 PM

> Subject: Empire Proposaed Rate Increase

>

>

>

> ATTENTION:

> As a 91 year old Retiree on a fixed income I strongly object to the
> proposed rate increase. A rate increase will put a more severe

> financial burden on my already, "stretched to the limit," budget!

> When requesting rate increases there should also be an easy path to
> exemptions for people who simply cannot afford your increase.

> STOP THE INCREASE!

> Thank You,

> [REDACTED]

----- Forwarded [REDACTED] HLT/NYC/SIDNY on 07/08/2014 11:56 AM -----

[REDACTED] wrote on 06/16/2014 07:33:44 PM:

> From: [REDACTED]

> To: "premiumrateincreases@dfs.ny.gov" <premiumrateincreases@dfs.ny.gov> ,

> Date: 06/16/2014 07:34 PM

> Subject: (Another) Empire BCBS Rate Increase

>

> Last year, I sent the following and surely I was far from alone.

> That increase was granted, and now Empire is requesting yet another
> double-digit increase. There simply can't be justification for

> repetitive increases of this extent in such low-inflationary times.

>

> Please - no more rubber stamping of unsubstantiated, abusively

> excessive rate increases. These are retired, fixed-income consumers
> being targeted.

>

> Thank you.

>

> [REDACTED]
>
> (Last year's email to your department follows)
>
> This is written to protest the Empire BCBS request for in Medicare
> Supplement premiums. Senior retirement incomes most assuredly are
> not increasing in double-digits, and this not-for-profit insurer's
> arguments submitted to DFS reflect alleged/supposed industry
> increases - none have been shown to be experiential as regards
> Empire BCBS. Even if justification/linkage was provided, questions
> would be in order as to what cost controls are in place to
> adequately police and preclude excesses - Empire BCBS has a
> documented history of executive excess.
>
> Thank you for your consideration.
>

> [REDACTED]
----- Forwarded [REDACTED] NYC/SIDNY on 07/08/2014 11:56 AM -----

[REDACTED] wrote on 06/18/2014 02:01:19 PM:

m: [REDACTED]
<PremiumRateIncreases@dfs.ny.gov>,
> Date: 06/18/2014 02:01 PM
> Subject: Proposed Empire BlueCross Blue Shield Health Insurance Rate Increase
>
> To whom it may concern,
>
> I am writing on behalf of my 94 year old mother, Dorothy Doyle
> (Empire ID No. 80232333 Group No. 921220). Empire has filed a
> proposed rate increase with the NY State DFS would go into effect on
> January 1, 2015. This would be the third significant increase in 3
> years. In 2012 my mother paid Empire \$583.38 per quarter for her
> Medicare Part B Supplemental Insurance. In 2013 the rate increased
> to \$600.87 per quarter and in January 2014 the rate again increased
> to \$662.76. Now Empire is proposing a January 1, 2015 rate increase
> to \$713.13. All for the same coverage. This amounts to greater than
> a 22% increase in 3 years. My mother is still in good health and
> only has modest expenses that are paid by Empire (Part D drug costs
> not covered by Medicare and a few well doctor visits a year). My
> mother has been an Empire policy holder for 50 years.
>
> My mother receives a pension of \$117.10 per month and Social
> Security payments of \$1013.70 per month after Medicare payments are
> deducted. She has no other income. These increases in Empire health
> insurance mean that she denies herself basic necessities to maintain
> her supplemental health insurance. I contacted Empire during the
> waiting period for all of the other increases and all they said was
> that their costs keep increasing. Please consider denying Empire
> this latest proposed rate increase as it would adversely affect my
> mother's very modest lifestyle.
>
> Sincerely [REDACTED]

[REDACTED]

> [REDACTED]
>

----- HLT/NYC/SIDNY on 07/08/2014 11:56 AM -----

[REDACTED] wrote on 06/18/2014 02:13:59 PM:

> From: [REDACTED]
> To: <PremiumRateIncreases@dfs.ny.gov>,
> Date: 06/18/2014 02:14 PM
> Subject: Proposed Empire BlueCross Blue Shield Health Insurance Rate Increase

>
> To whom it may concern,

> I am writing on behalf of my 94 year old mother, [REDACTED]
> (Empire ID No. [REDACTED] Empire has filed a
> proposed rate increase with the NY State DFS would go into effect on
> January 1, 2015. This would be the third significant increase in 3
> years. In 2012 my mother paid Empire \$583.38 per quarter for her
> Medicare Part B Supplemental Insurance. In 2013 the rate increased
> to \$600.87 per quarter and in January 2014 the rate again increased
> to \$662.76. Now Empire is proposing a January 1, 2015 rate increase
> to \$713.13. All for the same coverage. This amounts to greater than
> a 22% increase in 3 years. My mother is still in good health and
> only has modest expenses that are paid by Empire (Part D drug costs
> not covered by Medicare and a few well doctor visits a year). My
> mother has been an Empire policy holder for 50 years.

>
> My mother receives a pension of \$117.10 per month and Social
> Security payments of \$1013.70 per month after Medicare payments are
> deducted. She has no other income. These increases in Empire health
> insurance mean that she denies herself basic necessities to maintain
> her supplemental health insurance. I contacted Empire during the
> waiting period for all of the other increases and all they said was
> that their costs keep increasing. Please consider denying Empire
> this latest proposed rate increase as it would adversely affect my
> mother's very modest lifestyle.

> Sincerely [REDACTED] (contact information below)

>
> [REDACTED]
> [REDACTED]
> [REDACTED]

----- Forwarded by [REDACTED] HLT/NYC/SIDNY on 07/08/2014 11:56 AM -----

NYS Department of Financial Services <portal@dfs.ny.gov> wrote on 06/18/2014 02:22:36 PM:

> From: NYS Department of Financial Services <portal@dfs.ny.gov>
> To: PremiumRateIncreases@dfs.ny.gov,
> Date: 06/18/2014 02:22 PM
> Subject: Prior Approval Submission

> Empire HealthChoice Assurance, Inc

> individual
>
> medicaresupplement
>

[REDACTED]
[REDACTED]
[REDACTED]
To whom it may concern, I am writing on behalf of my 94 year old
> mother, Dorothy Doyle (Empire ID No. 80232333 Group No. 921220).
> Empire has filed a proposed rate increase with the NY State DFS
> would go into effect on January 1, 2015. This would be the third
> significant increase in 3 years. In 2012 my mother paid Empire \$583.
> 38 per quarter for her Medicare Part B Supplemental Insurance. In
> 2013 the rate increased to \$600.87 per quarter and in January 2014
> the rate again increased to \$662.76. Now Empire is proposing a
> January 1, 2015 rate increase to \$713.13. All for the same coverage.
> This amounts to greater than a 22% increase in 3 years. My mother is
> still in good health and only has modest expenses that are paid by
> Empire (Part D drug costs not covered by Medicare and a few well
> doctor visits a year). My mother has been an Empire policy holder
> for 50 years. My mother receives a pension of \$117.10 per month and
> Social Security payments of \$1013.70 per month after Medicare
> payments are deducted. She has no other income. These increases in
> Empire health insurance mean that she denies herself basic
> necessities to maintain her supplemental health insurance. I
> contacted Empire during the waiting period for all of the other
> increases and all they said was that their costs keep increasing.
> Please consider denying Empire this latest proposed rate increase as
> it would a [REDACTED] ect my mother?s very modest l
>

----- Forwarded by [REDACTED] HLT/NYC/SIDNY on 07/08/2014 11:56 AM -----

[REDACTED] wrote on 06/18/2014 06:30:18 PM:

> From: <Clintfitz@aol.com>
> To: <PremiumRateIncreases@dfs.ny.gov>,
> Date: 06/18/2014 06:30 PM
> Subject: (no subject)
>

> Re; the rate increase Empire Blue Cross Blue Shield wants on
> the Plan A. Do not allow it. The Affordable Health Care Act was
> supposed to lower costs, not increase them. At the present rate of
> increases, soon Blue Cross Blue Shield will take my total Social
> Security check every three months.
>

----- Forwarded by [REDACTED] HLT/NYC/SIDNY on 07/08/2014 11:56 AM -----

[REDACTED] wrote on 06/23/2014 12:04:17 PM:

> From: [REDACTED]
> To: <premiumratechange@empireblue.com>,
> Cc: <PremiumRateincreases@dfs.ny.gov>

> Date: 06/23/2014 12:04 PM
> Subject: Empire proposed rate increase for 2015
>
> In April 2012, when I enrolled in Empire Blue Cross Blue Shield,
> Supplement Plan N, my monthly premium was \$164.60. In January 2013
> the monthly premium was increased to \$189.29, an increase of \$24.
> 69. Again, in January 2014, the monthly premium was increased to
> \$217.68. an increase of \$28.39. Overall an increase of premiums of
> \$77.77. (I am aware that these figures do not reflect the \$2.00
> discount.) Now there is another proposed increase in monthly
> premiums to \$248.33.

> When will the increases stop? My monthly income does not increase
> along with Empire's. I would like more information--a better
> explanation--than "rising medical costs." Am I getting the full
> benefit for reimbursements that I am paying for?

> Thank you for your consideration.

[REDACTED]

----- Forwarded [REDACTED] HLT/NYC/SIDNY on 07/08/2014 11:56 AM -----

<jsocm@aol.com> wrote on 06/24/2014 03:49:05 PM:

> From: [REDACTED]
> To: [REDACTED]
> Cc: <premiumratechange@empireblue.com>
> Date: 06/24/2014 03:49 PM
> Subject: Re: Empire Blue Cross Blue Shield Increase

> Re: [REDACTED] Empire Blue Cross Blue Shield (rate increase
> for 2015 plan B
> [REDACTED]

> I have been notified that Empire Blue Cross Blue Shield is proposing
> to raise my quarterly premium for my MEDIGAP from \$662.76 to \$713.13
> which is over 5% (\$200 per year.)

> This is an unconscionable increase and more than allowed under State
> of Maryland law where I have resided since 2003. Empire Blue Cross
> Blue Shield should know better than to erroneously overcharge
> customers, as other health insurance companies already are
> tragically doing. Any increase must be done with discretion and
> common sense. The proposed increase is outrageous and should be rejected.

> Thank you very much for considering my request and the needs of
> senior citizens.

[REDACTED]

----- Forwarded by [REDACTED] HLT/NYC/SIDNY on 07/08/2014 11:56 AM -----

[REDACTED] wrote on 06/25/2014
10:20:09 AM:

> From: [REDACTED]
> To: "'Premiumratechange@empireblue.com'"
> <Premiumratechange@empireblue.com>, dfs.sm.Premium.Rate.Increases-
> Public.Comments <PremiumRateIncreases@dfs.ny.gov>,
> Date: 06/25/2014 10:20 AM
> Subject: EMPIRE PROPOSED RATE CHANGE NOTICE

> To Whom It May Concern,

> I am an Empire member and I am writing in response to your
> June 2, 2014 Proposed Rate Change Notice. I am an 85 year old widow
> on a fixed income. You are proposing to increase my premium from
> \$662.76 to \$713.13, an approximate 7.7 percent increase. I am
> currently in receipt of Social Security which is \$977 per month.
> This amount represents a 1.6 percent increase from my 2013 amount
> (\$961). Your rate of increase is almost five times the rate of
> increase of my Social Security income. My Medicare Supplement Plan
> is becoming unaffordable and is straining my budget.

> Please reconsider your rate of increase.

> Sincerely,

> [REDACTED]
----- Forwarded by [REDACTED] HLT/NYC/SIDNY on 07/08/2014 11:56 AM -----

[REDACTED] wrote on 06/25/2014 06:56:11 PM:

> From: [REDACTED]
> To: <PremiumRateIncreases@dfs.ny.gov>,
> Date: 06/25/2014 06:56 PM
> Subject: Empire BlusCross BlueShield 7.5 Percent Rate Increase

> Ref. Proposed Insurance Rate Change
> Company: E BlueShield
> Policy ID [REDACTED]
> Account Name: [REDACTED]

> Dear Sir or Madam,

> I am writing this letter to inform you of my concern regarding the
> proposed 7.5 percent increase on my elderly mother's Health
> Insurance Plan; this after a similar rate increase last year. My
> Mother, who is now 97 years old has not made a claim on this
> insurance for the past several years, and even then it was for a one
> night stay in the Hospital. I see no reason for her rate to go up
> again, especially since this policy had a substantial rate
> adjustment just last year. As of May 2013 we were paying just \$600.
> 00, the rate is now \$662.72! (The proposed rate increase will bring
> the total to \$713.13)

> These kinds of increases for fixed income Social Security recipients
> are unconscionable, especially when she only received a 1.5 Percent
> Cost of Living increase this year. You folks are the last line of
> defense for elderly low income people, please consider this when
> deciding whether to once again give the Ok on this unreasonable

RateIncrease!

>

> ***Please find a copy of the letter we received from Empire
> BlueCross BlueShield below.

>

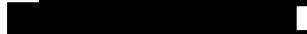
> Thank you.

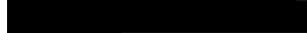
>

> Sincerely,

>

> 









>

> [image removed]

>

>

>

>

>

>

>