

RECEIVED  
HEALTH BUREAU

JUL 09 2014

ALBANY, NEW YORK



Health Bureau-Premium Rate Adjustments

New York State Department of Financial Services

One Commerce Plaza

Albany, NY 12257

To Whom It May Concern;

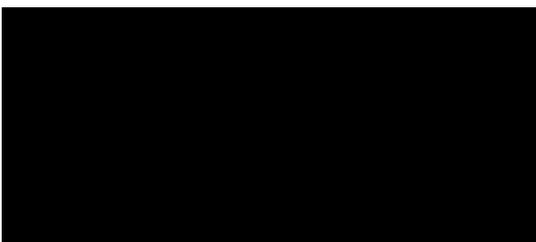
I recently received the attached notice of pending submission of a rate hike to my health plan from Humana. I wish to protest vigorously to this rate increase, and the attempt by the insurance company to raise rates in the middle of a plan year. As a consumer I have no capability to switch plans in the middle of a plan year to avoid such increases. Why should I be obligated to pay premium increases during the plan year? Isn't there a contractual obligation to hold rates for the year in which the plan is in effect?

I also question the viability of the need to raise rates. What is the supporting evidence? What are the thresholds that were exceeded to prompt them to ask for an increase? Or, is this standard operating procedure to request an increase knowing they will probably receive it? The whole thing is outrageous.

If the insurance company is not making enough money during the plan year, they can adjust in the next year. Why should it not be the cost of doing business for them to make a little less during any plan year?

I am a senior on a fixed income, and am asking New York State to disallow this rate increase.

Very truly yours,



**Humana.**

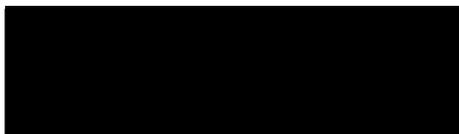
Humana

P.O. Box 14168

Lexington, KY 40512-4168



June 19, 2014



### **Important Information About Your Plan**

Dear Philip L Glazer:

Thank you for having a Humana Medicare Supplement insurance plan. We know you have choices and we're glad you chose us.

We're writing to let you know about an update to your plan. The State of New York now requires insurers to send written notice of proposed rate changes to its affected members. You must receive this notice by the date we submit the rate filing to the state for review.

We're preparing to submit a rate filing to the New York State Department of Financial Services. The continued rise in healthcare costs has made it necessary for us to request a premium rate increase for our Medicare Supplement policies. The rate change requested is 0% to 10%. We'll send a notice of your actual rate change at least 60 days before it takes effect.

A narrative summary explaining the filed rate increase will be posted on the New York State Department of Financial Services website and our website. You can request details or submit comments about the rate change within 30 days of this notice. We are submitting the filing on 06/30/2014.

To do so, please contact:

Health Bureau-Premium Rate Adjustments  
New York State Department of Financial Services  
One Commerce Plaza  
Albany, NY 12257  
<http://www.dfs.ny.gov>



Humana.com

Insyatom

PremiumRateIncreases@dfs.ny.gov

1-800-342-3736

OR

Humana  
P.O. Box 14168  
Lexington, KY 40512-4168

You may contact us here at Humana in order to determine the start and conclusion of the 30-day comment period.

You can also contact us through email: **go to [www.humana.com](http://www.humana.com), log into or register your account and select my messages on top of page.**

If you submit written comments, please be sure to include Humana as the name of your insurer. All submitted comments will be posted on the Department of Financial Services website with personal identifying information removed.

If you have questions, please call Customer Care at 1-800-457-4708. If you use a TTY, call 711. Our hours are 8 a.m. to 8 p.m., Monday through Sunday.

Sincerely,

Medicare Customer Service

**PS:** Again, thank you for choosing Humana. We look forward to serving you for many years to come.

Medicare Supplement insurance plans issued by Humana Insurance  
Company of New York

MS0039/Rev002



Humana.com

July 7, 2014

RECEIVED  
HEALTH BUREAU

JUL 07 2014

ALBANY, NEW YORK

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

Re: Rate Filing From Humana

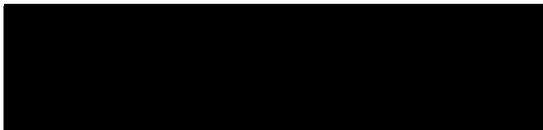
To Whom It May Concern:

We have received four letters, two dated June 17, 2014 and two dated June 19, 2014, from Humana to let us know about an update to our plans.

We were referred to your department to request details about the rate change submitted on 06/30/2014 by Humana.

We want to thank you in advance as we await the requested material.

Sincerely,



cc: Humana  
P.O. Box 14168  
Lexington, Kentucky 40512-4168

Extend Health IBM  
10975 South Sterling Drive  
South Jordan, Utah 84095

Extend Health IBM  
1350 North Glenville Drive  
Richardson, Texas 75081

June 26, 2014

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

RECEIVED  
HEALTH BUREAU  
JUL 07 2014  
ALBANY, NEW YORK

To Whom it May Concern:

My husband and myself just received four identical notices that our Humana Supplement Insurance plan rate may be increased. First of all, we believed that we had a contract with Humana that cannot be violated and that raising our rates at this time is unfair and unethical.

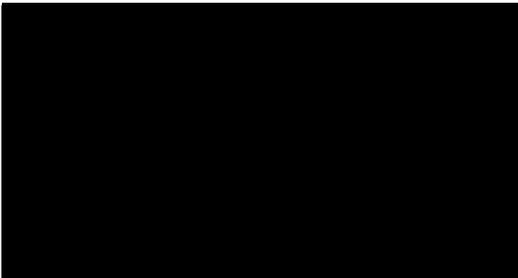
Secondly, if you would look back over the years, my husband and I have both received very minimal recompense from any health insurance plan; we seldom need a doctor, are very healthy and take **no** prescription medications. We have cost the insurance companies very little.

We have felt forced into purchasing prescription drug coverage by the penalty imposed on us if we ever do need any, despite the fact that we have not ever been a burden on the system. We have not cost anyone anything! Yet, we are penalized and forced to join a plan that we may never use. And now, it may cost us even more? This is an outrage.

If healthcare costs are rising so high, why are you paying for FOUR separate mailings to the same people, when one would suffice? When we see such a waste of money, we are even more distressed that the amount we will have to pay will be increased.

The whole system is broken and needs to be fixed!

Sincerely,

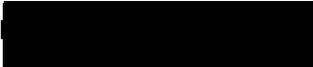




June 17, 2014



**Important Information About Your Plan**

Dear 

Thank you for having a Humana Medicare Supplement insurance plan. We know you have choices and we're glad you chose us.

We're writing to let you know about an update to your plan. The State of New York now requires insurers to send written notice of proposed rate changes to its affected members. You must receive this notice by the date we submit the rate filing to the state for review.

We're preparing to submit a rate filing to the New York State Department of Financial Services. The continued rise in healthcare costs has made it necessary for us to request a premium rate increase for our Medicare Supplement policies. The rate change requested is 0% to 10%. We'll send a notice of your actual rate change at least 60 days before it takes effect.

A narrative summary explaining the filed rate increase will be posted on the New York State Department of Financial Services website and our website. You can request details or submit comments about the rate change within 30 days of this notice. We are submitting the filing on 06/30/2014.

To do so, please contact:

Health Bureau-Premium Rate Adjustments  
New York State Department of Financial Services  
One Commerce Plaza  
Albany, NY 12257  
<http://www.dfs.ny.gov>

NYA0CKHES

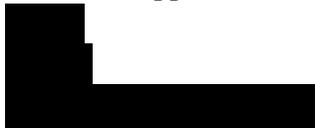


**Prior Approval Submission**  
**NYS Department of Financial Services**  
To: PremiumRateIncreases

07/09/2014 07:14 PM

From: NYS Department of Financial Services <portal@dfs.ny.gov>  
To: PremiumRateIncreases@dfs.ny.gov,

Humana Insurance Company of New York  
individual  
medicaresupplement



Humana is requesting a rate increase in the middle of a plan year. I have a 1 year contract for my insurance having signed up through a private health exchange, and have no alternative to move to another insurer. I am a senior on a fixed income. I strongly protest this rate increase. The insurer should raise rates when we have the ability to pick the most cost effective insurer. They can afford to do without the rate increase as the cost of doing business. Also, I would like to specifically understand what the actual numbers are that they are using to support an increase. It is outrageous that we cannot rely on stable rates for at least 1 year.



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

07/13/2014 11:34 PM

From: NYS Department of Financial Services <portal@dfs.ny.gov>  
To: PremiumRateIncreases@dfs.ny.gov,

Humana Insurance Company of New York  
individual  
medicaresupplement



Humana is requesting a premium rate increase that may or may not be necessary for their survival. However in keeping with the topic of survival, mine in this instance, I am requesting that a rate increase be granted only with the stipulation if a policy holder does not file a claim for a payment during the year his paid premium be returned at years end either fully or partially. Every premium charged must have a portion for profit as well as a portion for claim payment. If a policy holder does not file for a claim during the year then I see no reason that at the very least the profit portion of the premium cannot be returned to him/her. With this scenario they ,Humana, will be keeping that portion they deemed necessary for claim Payments. It will cost them nothing to do this! Thank you for consideration of my request, 