

April 15th, 2013

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

RECEIVED
APR 15 2013
HEALTH BUREAU
N.Y.C. OFFICE

To Whom it May Concern:

I am currently covered under the Aetna Individual Medicare Supplement Plan underwritten by Aetna Life Insurance Company and am opposed to the proposed rate increase.

I am [REDACTED] and have [REDACTED] and cannot work. I get a certain amount each month that I have to pay my health insurance premiums, my medicine premiums, my medicine, rent, utility bill, gas for my car to get to appointments, car insurance, food and other daily living expenses. This leaves me with very little money in case of an emergency. I live below the poverty level. I don't drink. I don't smoke and I don't do drugs. I don't spend what little money I have on stupid things so any increase is a hardship!!!

I'm trying to manage my MS and in doing so I have to watch my stress level. This means when I get papers like this my stress level raises which can cause an "episode." These episodes are detrimental to my health. Don't hurt us little people that are living in poverty! It's not right that you take away from those who already have nothing! Keep the rates down and don't increase my premiums!! Thank you for your time.

Sincerely,

[REDACTED]

Oswego, NY 13126

[REDACTED]

SYRACUSE NY 130

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NEW YORK STATE DEPARTMENT OF FINANCIAL SERVI
ONE COMMERCE PLAZA
ALBANY, N.Y. 12257

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Caledonia, N.Y. 14423

APR 17 2013



HEALTH BUREAU
N.Y.C. OFFICE

April 12, 2013

Aetna Life Insurance Company
P.O. Box 13441
Pensacola, FL 32591

To Whom It May Concern;

Our hearts dropped when we received your letter regarding another rate increase. It seems like just yesterday my husbands premium went from \$221 to \$255 per month and when you're on a fixed income every increase hurts and there have been a lot of them in the last few months,

At the present time we are in what they call the donut hole and have to pay hundreds of dollars of co-pay out of pocket every month.

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We know how important health insurance is and the pay-outs you have to make would stagger us but please take pity on us seniors as our combined monthly premiums total \$377.50 a month so every increase no matter how small is big.

I thank you for the opportunity to comment.

Sincerely,



April 15, 2013

To Whom this may concern,

I am living by myself & am on Social Security, I can't afford no more increases on my insurance. Feb. 6, 2013 I had a raise of \$255.00. I'm barely making ends meet. I understand medical is expensive but please take us seniors into consideration for excessive higher prices. If my insurance goes any higher I'll be forced to drop it.
Thank you!

Sincerely
[REDACTED]

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ROCHESTER NY 144

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