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HEALTH BUREAU  
N.Y.C. OFFICE

March 5, 2013

The Department of Financial Services  
Health Bureau-Premium Rate Adjustments  
25 Beaver Street  
New York, NY 10004

To Whom It May Concern,

As a small business owner, I am writing to ask that you deny Aetna's request for a 12.6% rate increase scheduled for November 1, 2013.

Every year Aetna discontinues our current plan only to offer a 'similar' plan that is more expensive and requires a significantly higher deductible. As a result, our small business plan for two employees is now costing more than \$11,000 per employee when premiums deductibles, out of pockets and co-pays are accounted for. Only three years ago that total was closer to \$7,000.

In the meantime, we are doing all that we can to cut back on doctor's visits and excessive medical tests. So much so that our cost to Aetna has actually come down year to year.

It is a frustrating no win situation. Aetna gets more from us each year while we get less. It has to stop. Health insurance is our single largest expense save our shop rent.

Thank you for your help in this matter.

[REDACTED]

[REDACTED]

[REDACTED]

Ancram, NY

Control # [REDACTED]

Group ID [REDACTED]