[redacted]
[redacted]
Catskill, NY 12414
[redacted]

APR 22 2013

April 16, 2013

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

I am currently covered under the Aetna Individual Medicare Supplement Plan underwritten by Aetna Life Insurance Company. I am writing this letter to comment in regards to the letter dated 4/1/13, that I received to notify me that your company is requesting a rate increase of 9.9% in New York State due to the general rise in medical costs. I object to this rate increase largely due to the fact that I just had a 26% rate increase last year, which ultimately increased my monthly premium by $70.53. My Social Security Disability benefits only increased by 1.7% per month due to a cost of living increase, this only amounted to an additional $20.00 per month to my income. I find this impossible to be able to survive on since I do not qualify for any additional services such as food stamps, HEAP, SSI, etc. I am a single mother with a young child in my household and I am afraid I will be forced to cancel my Plan F Medicare Supplement Plan policy in the near future due to the situation.

I fear these frequent increases by insurance companies are not at all fair and the rate increases should be based upon ones monthly income or base it upon the cost of living increases given by Social Security benefits, which aren't always given every year. If this was done, people like me have the means to afford to have a supplement plan which is necessary to cover medical costs when one has multiple disabilities. I have had to get rid of having a house phone to reduce monthly expenses to be able to afford the monthly premiums. How are we supposed to get by with these premium increases?

I thank you in advance for your consideration in this matter.

Sincerely
[redacted]

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

RECEIVED
APR 24 2013
HEALTH BUREAU
N.Y.C. OFFICE

Dear Sir/Madame:

I am covered by Aetna Individual Medicare Supplement Plan underwritten by Aetna Life Insurance Company. According to Aetna the Aetna the Individual Medicare Supplement Plan is administered by CHCS Services Inc.
My ID number for that plan is [redacted]
I originally purchased the plan on 1/1/2009 and at that time my yearly premiums were $2251.08. There have been major increases in the four years; the very last increase of 15% in **2012.**

Now they are asking for another 9.9% increase. This rate increase will bring my yearly premiums to $3631.72. At this point I will be paying **61.332%** or **$1380.64 MORE** for the same service that I received four years ago. I believe this is outrageous and unfair and the company is gouging the small consumer, mainly senior citizens ,who live on fixed incomes.

Your help is needed to put a stop to the greed. Medical costs have not increased 61.332%. And it should be noted that this company only responsible to pay 20 % of the amount allowed by Medicare on all bills and in many instances pays nothing. Please bear in mind when reviewing this material that this is a **supplement plan only.**

Your help will be greatly appreciated by all people who struggle to pay their bills.

Sincerely,

[redacted]

[redacted]