



[To:](#)  
Cc:  
Bcc:  
Subject:

**Aetna individual medicare supplement by aetna life insurance company**

to: PremiumRateIncreases

08/24/2013 10:49 AM

I was just increased about 3 months ago from \$246.00 to \$286.00 now i get a letter increasing again doesn't even say to how much not going to put up with constant increases will find alternative company??/? will move from state if its NY issue (take my taxes elsewhere) or must be "THE AWESOME" obamacare

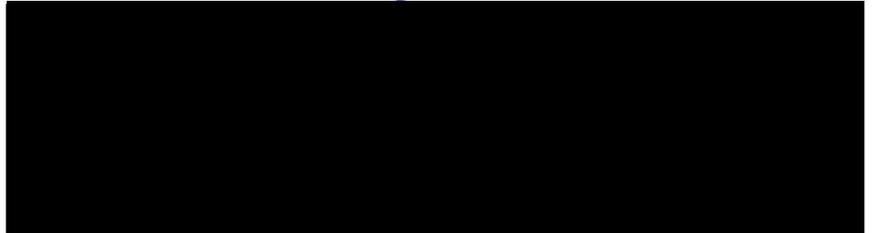
August 27, 2013

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

Re: NY Proposed Rate Action  
Medicare Supplement Insurance

I am writing this letter to vehemently protest the requested rate increase by Aetna Health and Life Insurance Company.

The Aetna Life Insurance Company has requested three (3) increases in the past three years. If this request of 8.7% increase is granted, they have increased their premium by 30%. Therefore, again I respectfully request that their increase be denied.





[To:](#)  
Cc:  
Bcc:  
Subject:

## **FW: Aetna Individual Medicare Supplement Plan Increase**

to: PremiumRateIncreases@dfs.ny.gov

09/02/2013 01:33 PM

To Who It May Concern:

I'm writing in regards to my Aetna Individual Medicare Supplement Plan "F" I purchase through Aetna. We are faced with yet another increase of 8.7% this year. Which would be about a \$34.00 a month increase to a 20% coverage I have for this plan. I would be paying an estimated \$426.00 a month for 20% coverage and that is an astronomical amount of money. I understand there must be increases but they must be fair. This is not for 100% coverage, it's only for 20% coverage. I ask that you reconsider in making another increase.

Thank you for your time and consideration.

## **Rate increases**

to: PremiumRateIncreases@dfs.ny.gov

09/03/2013 09:25 AM

I am currently covered by the Aetna individual Medicare supplement plan and would like to say that I am opposed to an increase on the proposed rate change. I am under extreme financial hardship now, and can not afford the increase. Please do not raise my supplement plan, please, I am begging. Thank you.



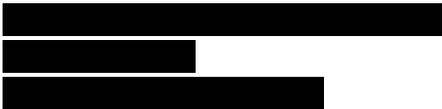
September 9, 2013

Aetna Health & Life Insurance Company  
800 Crescent Center Dr., Suite 200  
Franklin, TX 37067

Via Mail

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

Via E-mail: [PremiumRateIncreases@DFS.NY.gov](mailto:PremiumRateIncreases@DFS.NY.gov)



Via E-mail: 

RE: 

Dear Sir/Madam:

We have received your letter dated August 16, 2013 with regard to the NY Proposed Rate Action Medicare Supplement Insurance. Below is our response to your letter.

Please be advised that this rate increase is not feasible for us to pay because we are not paid enough by Social Security to be able to afford the rate hike. We already pay \$4,707.48 each per year for a total of \$9,414.96. An increase will, unfortunately, force us to look for another alternative. Any assistance you may be able to provide us will be greatly appreciated.

Very truly yours,

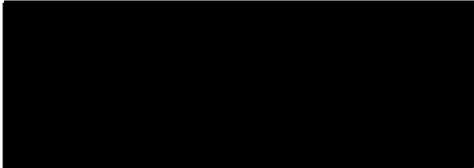




RECEIVED  
HEALTH BUREAU

SEP 09 2013

ALBANY, NEW YORK



September 4, 2013

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

Dear Sir or Madam:

My Supplemental Medicare insurer, Aetna Individual Medicare Supplemental Plan underwritten by Aetna Life Insurance Company, recently informed me my rate would increase again. I am writing in protest and hope New York State can prevent this from occurring as predicted January 1, 2014.

Within 18 months my monthly rate would increase by 39%.

I paid \$309.03 in July 2012 to Aetna Life Insurance Company.

\$345.02 in August 2012

\$396.45 in August 2013

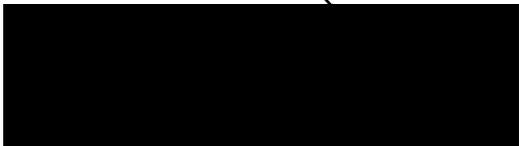
\$430.94 in January 2014, proposed

I have a health condition and it is difficult to find affordable supplemental health care. I no longer can work so increases like these have a negative effect on my quality of life.

We hear about the Affordable Health Care Act and read in reputable publications, like the New York Times, that our rates will be going down in New York State, but here I am facing a possible 8.7 percent increase.

I understand insurance is an industry that needs to make a profit and increases are inevitable, but this amount in such a short time does not seem fair.

Sincerely,



[REDACTED]

August 27, 2013

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

RECEIVED  
HEALTH BUREAU

AUG 30 2013

ALBANY, NEW YORK

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 8.7% increase. This rate increase will bring my yearly premiums to **\$3592.06** At this point I will be paying **59.570%** or **\$1340.98 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 59.570% 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]

[REDACTED]

August 25, 2013

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

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 8.7% increase. This rate increase will bring my yearly premiums to **\$3592.06** At this point I will be paying **59.570%** or **\$1340.98 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.

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

Sincerely,

[REDACTED]

RECEIVED  
HEALTH BUREAU  
SEP 03 2013

ALBANY, NEW YORK