



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

From:
To:
Date:
Subject:

Dear Sir or Madam,

Ref. Medicare Supplement Plan B

Please consider and **reject** the proposed Empire BlueCross, BlueShield insurance rate increase slated for January 1, 2014. My mother [REDACTED], who will be [REDACTED] years old this year, lives primarily on her Social Security and this rate increase will be prove to be an unreasonable burden. This especially after the rate increase just last year. This new proposed increase will literally wipe out the small cost-of-living increase she received from Social Security this year.

Thank you.

Most Sincerely,

From:
To:
Cc:

Date:
Subject:

My wife and I are very concerned about Empire's recent announcement concerning their pending rate increases effective 1/1/2014! We are barely getting by with the 2013 increases! This additional request will bump our rates by 15%. There is no justification for an increase this LARGE! We strongly suggest that DFS refuse to grant an increase of this size!! Thank you.

From:
To:
Date:
Subject:

To whom it may concern:

I am writing this on behalf of my mother [REDACTED] of [REDACTED]
[REDACTED].

Attached is a letter from Empire BC/BS.

It is in reference to a Proposed Rate increase of nearly 10 per cent of what her current premium is.

She just has a premium increase last November 2012.

Now Empire BC/BS is requesting an increase of close to \$60.00 (nearly 10%).

This is ridiculous and outrageous. Where will she obtain these monies to cover this increase?

Please do whatever is in your power to see that this request is not approved.

From:
To:
Cc:
Date:
Subject:

Good Day,

I am appealing your rate increase for my mother, [REDACTED], who cannot speak for herself now. I am her advocate for several years. She is in a nursing home and this additional insurance cost is quite extensive. I have to pay this separately for the entire year.

I am my mother's health care proxy, and I know that she needs to have this coverage continued.

I have to also pay my own insurance which is an added burden for a working person.

Please waive this increase for my mother, as she has been a customer of yours for so many years, and she really needs your added coverage at this point in her life.

Thank you.

Good Day,

I am writing on behalf of my mother [REDACTED]

I received yet another increase notice in the mail pertaining to her Plan B insurance.

Why are elderly people getting these incessant increases?

She is in a nursing home.

From:
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To:
Cc:
Subject:

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From:
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Thanks for the opportunity to comment on the newest proposed increase. Empire increased the premium last year by about \$12 a month and now proposes to increase it again by almost \$25 a month. This is unconscionable. \$37 in 2 years! Seniors cannot afford this and at this age, it's especially important to keep the doctors we've been seeing for many years, so we need Medigap policies rather than Medicare Advantage, and we need them to be affordable. Please do not approve this rate increase.

Thank you,

From:
To:
Date:
Subject:

I have Empire Mediblu Freedom 1 (PPO). Rate increase from 2012 to 2013 is astounding. Copay for specialist office visit is greater than 50% of the negotiated payment to the provider. The monthly premium for the insured is \$38.00 for policy; versus \$0 dollar premium in year 2012. I ask NYS DFS to review these dramatic increases for rollback consideration and not be bullied by ins. carrier muscle and fancy powerpoint data showboating.