

June 8, 2013

To Whom It May Concern,

I just got the

letter from Blue

Cross Blue Shield

saying that they

want Plan B -

current premium

\$600.87 raised to

proposed premium

of \$662.76

This is a

Medicare Supplement

Plan. This increase of \$2.00 is ridiculous for the average scholar citizen.

How are we supposed to pay for this increase with the cost of living in disarray. The economy is a mess and the seniors are struggling to survive each day as it is.

Please I beg of you not to approve ~~of~~ this increase.



June 8, 2013

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I just got the letter from Blue Cross Blue Shield stating that they want Plan B - Current Premium of \$600.87 raised to Proposed Premium of \$662.76

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cost of living in
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is a mess and the
seniors are struggling
to survive each day
as it is.

Please I beg of you
not to approve this
increase.



RECEIVED
HEALTH BUREAU

JUN 26 2013

ALBANY, NEW YORK

Didn't know I was costing
you so much.

So far some money paid for

Many years have paid
supplement almost as high as
^{before} when I became a senior. or

soon will be the cost of the supplement

The first payment (240)

Two dollars and forty cents for
a needle in the finger. I think
people should be charged \$ for
the service provided in the years
to come not subject to speculation

In the beginning insurance
was to help cover when something
happened to you and the money
was ^{not} there.

RECEIVED
HEALTH BUREAU

ALBANY, NEW YORK
MAY 11 1944

7

You wanted to know if I had
any questions?

Allways said we'd get an
allowance after returning maybe
not.

What other benefits will
I be receiving?

Honor student answer? a
with? a apparently I'm not
an honor student should write to my
congress person. Did write to someone
made a letter to educated people
masuda didn't happen so far
Hopefully news-reservours would
have been ruined - school children
effected. Just like atomic bomb
coming over the top of the arctic
and effecting everyone with asthma
and any other respiratory problems
not just from ppsing.

3

The atomic fall out affects everyone
and every thing

your health - your catch -
your forests - your gardens
flowers & fruits ^(spare) minerals wild &
domestical ^(spare) plus the water

Build schools tear them down 50 year
start over - Gates higher - star
programs started to be helpful

Started going to [REDACTED]
this past year. I think God
my mother could cook from nothing
like making stone stone soup.

Hopefully you have something to eat
friends go to a hospital sent home
before recovery - sent back next day
to the hospital. Everyone you listen
to doesn't have much good to say
about being in a hospital stay; somebody
has to pay for this. The people still have
to pay for years & years.

4
Being or having been a home health aid
after one job finished; finding another.

The patient comes home with some
thing wrong. And one bone on left
leg almost through the [redacted] - Ciske
Dad [redacted]

Your best friend's husband

[redacted]

[redacted] Plus

Other stories to numerous.

Always said if I have cancer
never going to have anything done.
Doesn't do anything but add to the
misery. Maybe you don't understand what I
want.

I've had my say - See if
you can hold your expenses
in line so we can afford them.

Thank you

[redacted]
Would like to be able to pay household
expenses and eat, too plus school & property tax

\$ 483.72

420.63

63.09 - seems like a lot of
money to me every 3 months

extra: $63.09 \times 4 = 252.36$

money needed to go for
household & eating - takes

I'm not extravagant. Bought
you shoes this year - paying for
submerged water pump. I'd
old to think of ways to make
more extra money.

Your ~~attends~~ address
on proposed rate change notice
from Empire Blue Cross Blue Shield
P.O. Box 1407 Church Street Station
New York, New York 10008-6606

Why does the payments go to an
address now in New Jersey.

RECEIVED
HEALTH BUREAU

From the desk of

JUN 27 2013

ALBANY, NEW YORK

June 25, 2013

Health Bureau - Premium Rate adjustment
NY State Dept of Financial Services
One Commerce Plaza
Albany, NY 12257

This is in regards to the proposed
increase for my Plan B with
Empire. The increase is very
substantial, way over of line,
and unnecessary in a time of
no inflation and mass
unemployment. I am obliged
to help out.

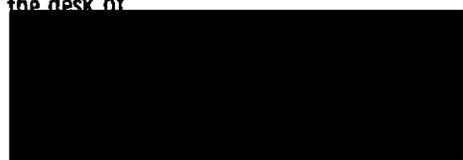
[redacted] at this time & my life
(90y old), cannot afford this
increase. No reason for it -

Sincerely
[redacted]

RECEIVED
HEALTH BUREAU

JUN 27 2013

From the desk of



ALBANY, NEW YORK

June 25, 2013

Health Bureau - Premium Rate adjustment
NY State Dept of Financial Services
One Commerce Plaza
Albany, NY 12257

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and unnecessary in a time of
no inflation and mass
unemployment. I am obliged
to help out [redacted]
[redacted] at this time of my life
(90yrs old). cannot afford this
increase. No reason for it -

Sincerely [redacted]



Dear Sir,

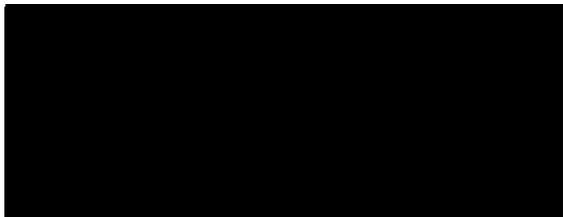
Please dont give
Comfire Blue Cross Blue Shield
the increase they are
requesting. I think it is
far to much.



RECEIVED
HEALTH BUREAU

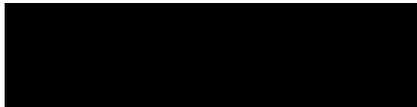
JUN 26 2013

ALBANY, NEW YORK



Dear Sir,

Please don't give
Empire Blue Cross Blue Shield
the increase they are
requesting. I think it is
far to much.



RECEIVED
HEALTH BUREAU
JUN 26 2013
ALBANY, NEW YORK

Web Submission Date: **Wed Jun 26 13:34:40 EDT 2013**

I authorize the entity or individual named in this complaint to furnish to the Department of Financial Services any information related to this matter.

COMPLAINANT:

Business Name:

First Name: [REDACTED]

Middle Initial:

Last Name: [REDACTED]

Address 1: [REDACTED]

Address 2:

City: [REDACTED] State: [REDACTED] Zip: [REDACTED]

Country:

Phone: [REDACTED]

Fax:

Email: [REDACTED]

RESPONDENT:

Business Name: **BlueCross BlueShield**

First Name:

Last Name:

Address: **PO Box 1407**

City: **New York** State: **NY** Zip: **100081407**

REPRESENTATIVE:

Business Name:

First Name:

Middle Initial:

Last Name:

Address 1:

Address 2:

City: State: Zip:

Country:

Representative Email:

Complaint text:

BlueCross BlueShield has requested a premium increase from the Department of Financial Services for it Medicare Supplement Plan A from \$484.98 to \$557.73 to be effective January 1, 2014. This is a hike of 15%! Plan A is the cheapest plan offered, it covers fewer medical expenses than their other plans, and many exclusions apply, in addition to an annual deductible. In the three years I've been a subscriber to this plan, it has covered less than 25% of my medical expenses not covered by Medicare. There's no justification for this great an increase. Seniors are not getting a 15% rise in Social Security next year. Nor are their wages and investments likely to go up by that percentage either. An increase of 5% would be more than enough.

I have been authorized by:

Policy Holder Name: [REDACTED]

Policy #: [REDACTED]

Claim #:

Date Of Loss:

Is your policy being cancelled or has your driver's license been suspended? [REDACTED]

Does this matter involve a health claim denied as not medically necessary (including

cosmetic denials), or that the services are experimental or investigational?: [REDACTED]

Is this person Medicare eligible?: [REDACTED]

Does this complaint involve Medicare, Medicare Advantage, Medicare Supplement, Medicare Prescription Drugs, Annuity or Long Term Care Insurance?: [REDACTED]

Complaint involve a claim arising from the disaster?: [REDACTED]

Disaster Name:

Additional Information:

Type of Insurance: **Health**

Type of Respondent: **Insurance Company**

Client Ip Address is:

New Case Information:

Product Type: **Insurance**

Transaction Date:

Lost Money: **0.0**

Payment Method:

Complaint Date:

Company Contact Name:

Company Contact Title:

Company Response:

From AD: **No**

Where AD:

When AD:

Sign CONTRACT: **Yes**

Where CONTRACT: [REDACTED]

When CONTACT: **03/01/2010**

ATTORNEY: **No**

COURT: **No**

Describer Court:

Fair Resolution: **The Department of Financial Services should reject BCBS request for a 15% increase in the premium for its Medicare Supplement Plan A starting 1/1/2014.**

Referred By: **In a letter from BCBS notifying me of the rate increase request.**

Attestation: **agree**

Product Description:

June 27, 2013

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

RECEIVED
HEALTH BUREAU
JUL 02 2013
ALBANY, NEW YORK

Re: Empire BlueCross Blue Shield
Request for Premium Increase

Gentlepeople:

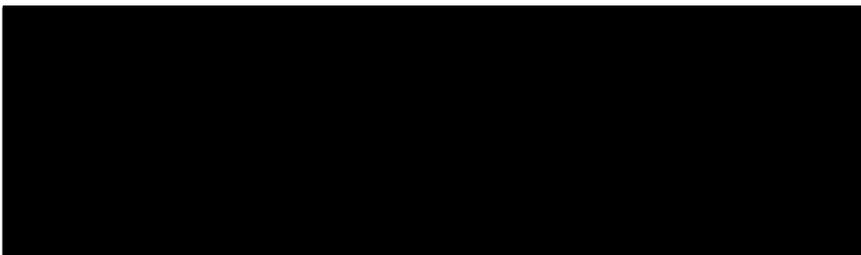
Please, I beg you; do not let Blue Cross/Blue Shield raise our supplementary health insurance premium by 10.3%. We are currently paying \$600.87 a quarter which adds up to \$2,403.48 per year for each of us, my husband and myself.

I don't know of anyone working in business who gets a \$10% raise, except for the CEO of health insurance companies. I read where CEO's of Blue Cross/BlueShield received up to 60% wage increases per year. We certainly do not receive high increases from Medicare, if we receive an increase per year at all. (For two years we did not.)

This 10.3% increase in premium represents \$62.00 more we each have to pay four times a year for this supplementary health insurance. Meanwhile the people administering the insurance companies are making billions of dollars in salary per year with increases in salary in phenomenal percentages!

The phrase: "Rob from the poor to pay the rich" comes to mind.

Again, I implore you to refuse this premium increase to BlueCross BlueShield. Thank you.



cc:

Mr. Brian T. Griffin, Plan President
Empire BlueCross BlueShield
P.O. Box 1407 Church Street Station
New York, NY 10008-1407

Senator Charles E. Schumer
One Park Place, Suite 100
Peekskill, NY 10566

Senator Kirsten Gillibrand
Hudson Valley Office
P.O. Box 893
Mahopac, NY 10541

Congresswoman Nita Lowey
222 Mamaroneck Ave., Suite 312
White Plains, NY 10605

[REDACTED]

June 21, 2013

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

Re: Proposed Blue Cross/Blue Shield
Rate Change

Dear Sir:

Blue Cross-Blue Shield has just informed me that they are going to increase my premium from \$ 600.87 to a new rate of \$ 662.76 per quarter. The rate for all four quarters would total to a \$ 2,651.04 a year. The monthly premium will be \$ 220.92.

The amount is so exorbitant for an individual policy that I find it difficult to pay.

I am a senior citizen, disabled, a survivor of cancer living on a limited income. I had to freeze my rent (SCRIE) because I could not pay the increase.

I skip a meal a day, sometimes 2 so that I could have money to pay the Empire Blue Cross and Blue Shield Medicare Supplement Coverage of New York. I am having trouble surviving with the increasing health costs.

The astronomical increase in health care costs is unjustifiable. I oppose the increase.

Your kind attention in keeping health care costs down will be greatly appreciated.

Sincerely yours,
[REDACTED]

RECEIVED
HEALTH BUREAU
JUL 01 2013
ALBANY, NEW YORK

6/27/13

Health Bureau - Premium Rate Adjustments
N.Y. State Dept. of Financial Services
1 Commerce Plaza
Albany, N.Y. 12257

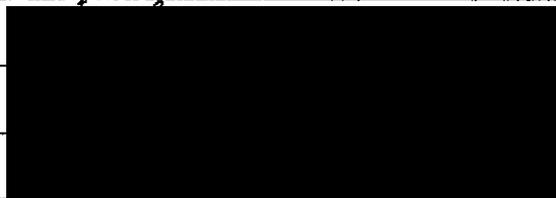
To whom it may concern:

That you would even "consider" another rate increase to Empire Blue Cross Blue Shield, let alone a 10.03% one they are asking for in 2014 is absurd.

My premium as a supplement to Medicare has increased this year (2013) from \$183.38 to \$600.87, an increase of \$417.49. Now they (BC-BB) want an increase of \$61.89?

As a supplement to Medicare, Empire's cost to providers is minimal, compared to the maximum Medicare pays.

Since you are the decision maker why the need to post anything on the web?



RECEIVED
HEALTH BUREAU

JUN 28 2013

ALBANY, NEW YORK

6/10/13

RECEIVED
HEALTH BUREAU

JUN 13 2013

ALBANY, NEW YORK

To WHOM IT MAY CONCERN: AT (DFS) OR
EMPIRE BLUE CROSS BLUE SHIELD

MY NAME IS

A [REDACTED] I LIVE

I AM WRITING TO YOU, TO COMPLAIN ABOUT THE
NOTIFICATION, THAT PEOPLE ARE CONSIDERING TO INCREASE
MY PREMIUM PAYMENT BY 10.3%. THIS IS OUTRAGEOUS
I AM ON A FIXED INCOME AND I CAN NOT AFFORD
THIS KIND OF INCREASE. PLEASE CONSIDER
PEOPLE LIKE ME AND DO NOT GO AHEAD WITH
THIS INCREASE.

THANK YOU

[REDACTED]

IF YOU NEED TO
CONTACT ME CALL ME AT

[REDACTED]

[REDACTED] RECEIVED

JUN 17 2013

HEALTH BUREAU
N.Y.C. OFFICE

6/11/2013

Mr. Brian L. Griffin

I'm in awe, this increase is a shock!

I have been with this company for more than twenty years.

I'm retired on a fixed income. My late husband was also one. You have gained a lot more than what was paid out to us. Thanks to our government!!

Planning your retirement doesn't always work. I thought it would. Thank you.

RECEIVED

JUN 17 2013

HEALTH BUREAU
N.Y.C. OFFICE

RECEIVED
HEALTH BUREAU

JUN 13 2013

ALBANY, NEW YORK

Dear Sir

Received your Notice of
the Price of increase of '62⁰⁰
Jan. 2014

As I am 85 years of age
and have not worked for
23 years it would be very
difficult or not impossible
for me to pay this increase

As I am trying to keep a
home and live from my
savings of those past years,
it is very difficult.

An increase is so difficult
to deal with.

I am able to keep up with
the premium but do not ^{know} how
long a time I will be able to
keep up.

Please consider and do not
add this addition



Thank you for this consideration
I do not have a computer.

RECEIVED
HEALTH BUREAU

JUL 05 2013

ALBANY, NEW YORK

Sincerely,



RECEIVED
HEALTH BUREAU

JUL 03 2013

ALBANY, NEW YORK

July 1, 2013

Empire BlueCross Blue Shield
P.O. Box 1407 Church Street Station
New York, NY 10008-1407

Att: Brian T. Griffin

To Whom It May Concern:

On January 1, 2013 the annual rate for our BlueCross BlueShield insurance was raised from \$2,333.52 to \$2,403.48, an increase of \$69.96.

Once again you are requesting an increase, this time in the amount of \$247.56 making our annual premium \$2,651.04 to become effective on January 1, 2014.

My husband [REDACTED] and I are 92 and 88 respectively with declining monetary resources. An increase in the amount of almost \$500.00 is significant to us. There are some people who are anticipating a decline in the cost of medical services and pharmaceuticals in the near future. We do not understand how you can predict such an increase in costs based on the past.

We object to this exorbitant rate increase. Thank you for your reconsideration of this matter.

Very truly yours,

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

June 30, 2013

Re Empire Blue Cross & Blue Shield

I find the Proposed Premium Charge of an additional \$20.00 Per month, would be a extreme hardship; due to all the rising prices of everything else.

I am 95 years old - on a fixed income; therefore I sincerely hope that the proposed raise will be extremely less than \$20.00

Sincerely

RECEIVED
HEALTH BUREAU

JUL 03 2013

ALBANY, NEW YORK



N.Y. S. Dept of Financial Services

Health Bureau

Premium Rate Adjustments

To whom it may concern:

As a member of Empire Blue Cross/
Blue Shield's Medicare Supple-
ment Plan for many years, I
want to go on record with this
communication.

Please count me as protesting the
proposed premium increase for
Jan. 1, 2014. This would be
the second increase in two years,
this one much higher than the
previous one. My personal increase
would come to over \$60 quarterly -
an amount I consider to be be-
yond what should be allowed, if

indeed any increase is to be considered or allowed.

Thank you for "listening" -
I think these ^{frequency} increases become
real hardships for many people.



RECEIVED
HEALTH BUREAU
JUL 05 2013
ALBANY, NEW YORK

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

Re: PROPOSED BLUE CROSS/BLUE SHIELD INCREASE

I PROTEST THIS PROPOSAL!!!

If any further increase in premium is granted to Empire Blue Cross/
Blue Shield, this will be the last straw for thousands of
elderly citizens and for others in New York. We simply will
be compelled to drop out and swell the numbers of uninsured in
New York State. The choice has become medical coverage or paying
for the other basics in life ... rent, food, clothing.

Why aren't you looking to curb the thousands of dollars being
wasted in medical frauds? Why aren't you making Blue Cross/Blue
Shield take an active role in trying to reduce their overhead
expenses (CEO salaries, etc.)?

The astronomical increase in health care is unjustifiable.
I oppose the increase.

I urge you to vote against any increase in health care rates.

*My income has dropped because of the
High cost of Blue Cross / Blue Shield to me!
Sell the corporations - NOT individual people!*

Name:

Address:

RECEIVED
HEALTH BUREAU

JUL 05 2013

ALBANY, NEW YORK

Dear Sir

In response to your letter
on Proposed Rate Change.

I am

as he is

He lives in his
home one block from me
and is able to sleep there
and minimal house care.

I feed him and take care
of his needs. He works part
time in a local restaurant, in
the kitchen. His income for
2012 income taxes was
\$5,256. He cannot pay the

Increase of \$6200 a month in
January 2014 for his Empire
Blue Cross Blue Shield.

HEALTH BUREAU

JUL 05 2013

ALBANY, NEW YORK

His Identification [REDACTED]

Contract type Individual
Coverage - Med Supp. Plan B.

At this time they are selling
the restaurant to a Bank,

At this sale will cause
[REDACTED] to lose his job. He
only receives \$692 in SSI.

Please consider his situation
on the increase as he will not
be in a position to pay this increase.

Thank you for your attention to
this matter. Sincerely, [REDACTED]

[REDACTED]



RECEIVED
HEALTH BUREAU

JUL 15 2013

ALBANY, NEW YORK

Empire BlueCross BlueShield
P.O. Box 1407 Church Street Station
New York, NY 10008-1407

July 1, 2013

Re: Empire BlueCross BlueShield
Proposed Rate Change Notice

RECEIVED

JUL 24 2013

HEALTH BUREAU
N.Y.C. OFFICE

To Whom It May Concern,

I am writing in response to the letter I received regarding a proposed rate increase for my Empire BlueCross BlueShield Medicare Supplemental Plan. Based on the information contained in the notice, my premium would change from \$600.87 to \$662.76, an increase of \$61.89. Although this may seem an insignificant amount to those who administer the plan, allow me to explain why it is significant to me.

As a senior citizen I live on a fixed income. The payments I receive from my pension and from Social Security do not increase with the rate of inflation or rises in the cost of living. (It should be clarified that although Social Security payments do occasionally increase to take into account a rise in the cost of living, this does not happen every year, as evidenced by the two year lapse between the Social Security COLAs in 2011 and 2013, and when it does increase, it is by a small percentage, the last one being 1.7%.)

While my monthly income has remained constant, the cost of my monthly bills has not. The cost of electricity, telephone service and food, all essential for seniors who need heat, lights with which to move around their living quarters, a way to contact the outside world in the event of an emergency, and sustenance, have continued to rise. And now you propose also raising my health care costs. Where does it end?

I can certainly appreciate that the cost of providing health care has risen. As you referenced in your letter, there is a "growing use of medical goods and services." Though this is not the time for a discussion of overall health care policy, I wonder how much of the increase in the use of medical treatment is due to doctors who over-prescribe medications and tests for individuals who do not need the services. This is not to say that there are patients who truly need the treatments being prescribed or that there is no value to preventative medicine; it simply seems the modern solution to everything is to swallow a pill. And why should the cost for this over-prescribing be passed on to seniors? Perhaps it is time to examine the treatment practices and reimbursement structures used in the health care industry rather than continuing to expect ratepayers to sit idly by and accept ever-increasing premiums. But merely increasing rates is the path of least resistance for health insurance companies, so why would they take into account something other than the easiest method of growing their profit margin when making determinations about premium increases?

It is probably clear at this point that I strongly oppose the proposed premium increase outlined in the notice. It will place an almost insurmountable burden on seniors who cannot afford to pay higher rates for health care services. I urge you to reconsider your proposed rate increase as it relates to Medicare Supplement accounts.

Sincerely,

A large black rectangular redaction box covering the signature area.A small black rectangular redaction box covering the name.

Cc: Health Bureau – Premium Rate Adjustments
Governor Andrew Cuomo