June 11-13

RECEIVED
JUN 18 2013
HEALTH BUREAU
N.Y.C. OFFICE

Dear Sirs,

Since you requested responses

I hope that you will reconsider

the increase in 2014 from

420.63 to 483.72

Please don't! It has been a

struggle to come up with the

420.63

I am 88 years of age and on a

limited budget, I live on [redacted]

monthly + have to pull from

my meager rainy-day account monthly

as it is - I drive a 14 yr old,

CAR, The COMPLEX where I LIVE HAVE KINDLY KEPT MY RENT DOWN TO [redacted] MONTHLY, I'VE WORKED HARD + ON MY FEET FOR 40 YRS, I DARE NOT EAT OUT, NOR SPEND MONEY ON LUXURYS, PLEASE DONT DO THIS TO US OLDSTERS, WE'VE GOT ONLY A FEW YEARS TO GO, I'M [redacted] WITH [redacted] AND HESITATE TO HAVE AN OPERATION DUE TO COST. PLEASE RE-CONSIDER [redacted]. THINK OF YOUR MOTHER, KIND SIR. HOW WOULD SHE FEEL IF THIS WERE SHE? THANK YOU.

EMPIRE BLUE CROSS BLUE SHIELD
MEDICARE SUPPLEMENT PLAN

[redacted]

Health Bureau –
Premium Rate Adjustments

RECEIVED
JUN 18 2013
HEALTH BUREAU
N.Y.C. OFFICE

This letter is in reference to proposed rate change notice received today from Empire Blue Cross Blue Shield effective Jan 1, 2014 – For my Medicare Supplement Plan.

I am outraged that every year you approve their increase. This has been going on one year after another for the last 5 or 6 years.

Jan. 1, 2014 I'll be paying 662.76 every three months. I thought 600.87 was alot. They want it increased 62.00. Crazy. That is more than half of my social security check for a month (662.76)

(2)

This is just the Medicare Supplement Plan, too. Its Kind of rough when I'm the head of household -- alone, (single) and 76 years old. $2,651.04 is what I'll be paying a year for Medicare Supplement Plan. Unbelievable.

Sincerely

[redacted]

RECEIVED
HEALTH BUREAU
JUN 12 2013
ALBANY, NEW YORK

RECEIVED
JUN 19 2013
HEALTH BUREAU
N.Y.C. OFFICE

Dear Mr. Griffin, 10/13

Just to let you know I am very upset to the letter which recently came of possibly an increase may come again.

My sister called and then Blue Cross Blue Shield called me to ask a few questions to me while my sister was on the line. She then spoke to my sister.

It is not fair for the price I am now paying. I do not work, and do not get alot on Social Security.

Please do not increase the elderly. Every year it gets too too high. Don't increase for a few years, and when you do, don't let it be the high increase you do.

Sincerely

[redacted]

My Id [redacted]

Dear Sirs: June 11, 2013

I am a member of Empire Blue Cross Blue Shield many year that I can rember. I received your unexpected notice. It will be increased again. I think its unfair for us to have this increase again. There was one not to long ago. Please do something about this situation. I only go not to often to the doctors. This is a very big increase. I know you will not listen to me, for it will will be done. There are members that do have Empire Blue Cross of a HMO type. I think they get a better benefit than I do & they pay much less. I do not want to pay for them. So please try to do something about it. I thank you for hearing me. My [redacted]

Yours truly

[redacted]

PS I am now becoming 70 so help us.

RECEIVED
JUN 19 2013
HEALTH BUREAU
N.Y.C. OFFICE

June 8 2013

Empire Blue Cross Blue Shield
Health Bureau - Premium Rate Adjustments
Gentlemen:

This is in reference to the letter I received from Blue Cross Blue Shield about changing my rates from $600.87 to $662.76. I am paying $600.87 for medical coverage only. My prescriptions aren't included for my $600.87. I am retired. How are people suppose to pay so much for medical coverage when everything else! Taxes, Gas, Electric, Oil, Food, Car payments are sky high!! I don't even get $600.87 a month from Social Security. The expenses have to stop somewhere!! Especially when people are retired.

RECEIVED
JUN 10 2013
HEALTH BUREAU
N.Y.C. OFFICE

Everything is going up!
This is ridiculous.
I hope this letter helps!!

[redacted]

EMPIRE BLUE CROSS
BLUE SHIELD

[redacted]

RECEIVED
JUN 19 2013
HEALTH BUREAU
N.Y.C. OFFICE

RECEIVED
HEALTH
JUN 12 2013
ALBANY, NEW YORK

6/9/13

TWIHC @ Health Bur. Prem. Rate Adj.

NYS Dept. Financial Services

RECEIVED
JUN 18 2013
HEALTH BUREAU
N.Y.C. OFFICE

Re: Proposed Rate Change Notice

Recently an increase in premium was proposed & changed to $200.29 and now, to $220.92 due to rising medical costs? - which doesn't tell me anything, but causes my medical costs to rise including medicare & a decrease in my SS Benefit;

I, and many other 80yr. old clients would appreciate this proposal be denied. Have mercy on us! Thank you,

Sincerely

[redacted]

[redacted]

Just a note...

To whom it may Concern: 6-10-13

I've been a member of Blue Cross + Blue Shield Since 1945. I am 93 yrs old + in good health. My only income is Social Security check. You raised us not long ago $80. and now $265 a yr more this is very very high. Everything is so expensive, please try to do better. Thank you

[redacted]

P.S check the Dr Bills they get so much Money + do so little.

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JUN 18 2013
HEALTH BUREAU
N.Y.C. OFFICE
RECEIVED
JUN 18 2013
HEALTH BUREAU
N.Y.C. OFFICE

[redacted]

Health Bureau - Premium Rate Adjustments
New York State Department of Financial services
One Commerce Plaza
Albany, N.Y. 12257

Empire Blue Cross Blue Shield is a supplement to Medicare. I am on [redacted] In two years a 3% raise is all we received. Drugs went up Deductibals went up now Blue Cross Blue shield doesnot pay Deductibials it does go up every year. I think 61.89 is a big rate change.

Frank Hall
[redacted]

RECEIVED
JUN 19 2013
HEALTH BUREAU
N.Y.C. OFFICE

RECEIVED
HEALTH BUREAU
JUN 12 2013
ALBANY, NEW YORK

[redacted]

6/11/13

Re: Empire Blue Cross Blue Shield

	Current Premium	Proposed Rate
Plan B.	$600.87	$662.76

effective 1-1-14

In reference to the above I understand medical costs are increasing but I feel its a little steep considering they only pay 20% of the claim which is a drop in the bucket. Medicare is paying 80% of the claim & I am paying half of what Blue Cross is charging.

Medicare Charge for the year $2398—
Empire B/C BS $4808—

I hope you will take that into consideration.

Thanking you [redacted],

RECEIVED
JUN 19 2013
HEALTH BUREAU
N.Y.C. OFFICE

[redacted]

RECEIVED
HEALTH BUREAU
JUN 12 2013
ALBANY, NEW YORK

EIVED
9 2013
HEALTH BUREAU
N.Y.C. OFFICE

Dear Brain Griffin,
Elderly people are not treated good at all, It's no fun being old + sickly but Blue Cross keeps raising the rates. They think that everyone is rich. When is this raise going to take place. I'm really frustrated about this situation.
I hope this raise does not take place.

Sincerely
[redacted]

JUNE 13 2013

[redacted]

RECEIVED
JUN 18 2013
HEALTH BUREAU
N.Y.C. OFFICE

HEALTH BUREAU - PREMIUM RATE ADJUSTMENTS
NEW YORK STATE DEPARTMENT OF FINANCIAL SERVICES
ONE COMMERCE PLAZA
ALBANY, NEW YORK

GENTLEMEN;

I WRITE TO PROTEST EMPIRE BLUE CROSS BLUE SHIELD'S APPLICATION FOR A RATE INCREASE FOR MEDICARE SUPPLEMENT PLANS.

IT HAS BEEN REPORTED RECENTLY THAT HEALTH CARE COSTS HAVE ACTUALLY DECLINED THIS LAST YEAR, PERHAPS DUE TO THE RECESSION. FOR EMPIRE BLUE CROSS TO KEEP REPEATING THAT THESE COSTS HAVE RISEN IS UNETHICAL.

ALSO EMPIRE HAS JUST LAST YEAR RECEIVED PERMISSION TO RAISE RATES (WHICH IT DID) FOR MEDICARE SUPPLEMENT PLAN B MEMBERS.

SENIOR CITIZENS ARE MORE LIKELY THAN NOT

OVER →

Living on very limited budgets.

Another increase, especially the sixty two dollars' quarterly would be an extreme hardship.

I strongly urge you to deny the proposed rate increase for Medicare supplement plans -

thank you!

Sincerely

[redacted]

←2010

Empire BlueCross BlueShield

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

[redacted]

June 4, 2013

483.72
420.63
63.09
x 4
$252.36

IMPORTANT: Proposed Rate Change Notice

Dear Member:

Each year, rising medical costs and the growing use of medical goods and services combined, drive health care costs higher. To keep up with these increasing costs, we must modify premium rates for your Medicare Supplement plan, tentatively effective on January 1, 2014.

We have filed our proposed rate changes for approval by the New York State Department of Financial Services (DFS). In compliance with New York State law, this is our initial notice to members explaining our proposed rate change. Empire BlueCross BlueShield's narrative summary as well as additional information that provides a detailed summary of the factors that contribute to the rate change will be posted on both DFS' (**www.dfs.ny.gov**) and Empire BlueCross BlueShield's (**www.empireblue.com/ratefiling**) websites.

Below is a grid showing the proposed rate change for your current plan. We have requested a rate change effective date of January 1, 2014.

Plan	Current Premium	Proposed Premium
PLAN A	$420.63	$483.72

The New York State Department of Financial Services must approve all community rates. The actual premium amount and effective date will not be available until DFS grants approval. In addition to this initial proposed rate change notice, we will send you another notice with the final approved rate. We will send the second notice at least 60 days prior to the rate change effective date.

You have from June 6, 2013, to July 6, 2013, to request additional information or submit your written comments. You may call, email or submit your request or comments in writing to:

Empire BlueCross BlueShield
P.O. Box 1407 Church Street Station
New York, NY 10008-1407
Toll free: 1-800-261-5962; TTY/TDD: 711
Hours: 8 a.m. to 6 p.m. EST, Monday through Friday
Email: Premiumratechange@empireblue.com

(continued)

RECEIVED
JUL 18 2013
HEALTH BUREAU
N.Y.C. OFFICE

Or, you may write or email the New York State Department of Financial Services at:

Health Bureau – Premium Rate Adjustments
New York State Department of Financial Services
One Commerce Plaza
Albany, NY 12257
Email: PremiumRateIncreases@dfs.ny.gov

When you email or write to either DFS or us, please be sure to include the insurer's name (Empire BlueCross BlueShield) on all letters. Also, please be advised that your comments will be posted on DFS' website (**www.dfs.ny.gov**), but your personal information will not be published.

Sincerely,

Brian T. Griffin

Brian T. Griffin
Plan President

The raise of $252.36 your asking is more than we paid for a family of 4 in the past for a year.

[redacted]

Services provided by Empire HealthChoice Assurance, Inc., licensee of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield plans. The Blue Cross and Blue Shield names and symbols are registered marks of the Blue Cross and Blue Shield Association.

RECEIVED
JUN 19 2013
HEALTH BUREAU
N.Y.C. OFFICE

[redacted]

11 JUNE 2013

HEALTH BUREAU - PREMIUM RATE ADJUSTMENTS
N.Y. STATE DEPT. OF FINANCIAL SERVICES
ALBANY, NY 12257

GENTLEMEN

AS SUGGESTED BY EMPIRE BLUE CROSS AND BLUE SHIELD IN THEIR LETTER, PER ENCLOSED COPY, I ASK THAT YOU OVER-SEE AND POSSIBLY INTERVENE RE THEIR PREMIUM RATES.

AM SURE GAINFULLY EMPLOYED MEMBERS COULD MAKE UP FOR ANY FAVORABLE ADJUSTMENT GIVEN ELDERLY INDIVIDUALS IN MY SITUATION!

THANK YOU FOR YOUR INTEREST AND CONSIDERATION.

VERY TRULY YOURS

[redacted]

11 JUNE 2013

TO- EMPIRE BLUE CROSS [redacted]
BLUE SHIELD

GENTLEMEN

REYUR PREMIUM INCREASE NOTICE OF 6/04/1:
THIS IS IN ADDITION TO A RECENT INCREASE.

SINCE I AM A [redacted]
SENIOR OF 92 1/2 YEARS AND LIVING ON A VERY MODEST FIXED INCOME I AM OBLIGED TO USE MY HARD EARNED SAVINGS TO LIVE "ON MY OWN"!

ACCORDINGLY I ASK YOU TO GIVE SPECIAL CONSIDERATION TO INDIVIDUALS IN MY SITUATION.

VERY TRULY YOURS

[redacted]

COPY TO- HEAL BUREAU - PREMIUM RATE ADJUSTMENTS
ALBANY, NY 12257

Item #71994

Empire BlueCross BlueShield

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

[redacted]

June 4, 2013

VERY SR. AT 92+
MODEST FIXED INCOME
USING HARD-EARNED SAVINGS"

ACK - 6/11/'13

COPY TO NY STATE
(OVER)

IMPORTANT: Proposed Rate Change Notice

Dear Member:

Each year, rising medical costs and the growing use of medical goods and services combined, drive health care costs higher. To keep up with these increasing costs, we must modify premium rates for your Medicare Supplement plan, tentatively effective on January 1, 2014.

We have filed our proposed rate changes for approval by the New York State Department of Financial Services (DFS). In compliance with New York State law, this is our initial notice to members explaining our proposed rate change. Empire BlueCross BlueShield's narrative summary as well as additional information that provides a detailed summary of the factors that contribute to the rate change will be posted on both DFS' (**www.dfs.ny.gov**) and Empire BlueCross BlueShield's (**www.empireblue.com/ratefiling**) websites.

Below is a grid showing the proposed rate change for your current plan. We have requested a rate change effective date of January 1, 2014.

Plan	Current Premium	Proposed Premium
PLAN B	$600.87	$662.76

The New York State Department of Financial Services must approve all community rates. The actual premium amount and effective date will not be available until DFS grants approval. In addition to this initial proposed rate change notice, we will send you another notice with the final approved rate. We will send the second notice at least 60 days prior to the rate change effective date.

You have from June 6, 2013, to July 6, 2013, to request additional information or submit your written comments. You may call, email or submit your request or comments in writing to:

WRITE TO —

Empire BlueCross BlueShield
P.O. Box 1407 Church Street Station
New York, NY 10008-1407
Toll free: 1-800-261-5962; TTY/TDD: 711
Hours: 8 a.m. to 6 p.m. EST, Monday through Friday
Email: Premiumratechange@empireblue.com

+ VER

(continued)

Or, you may write or email the New York State Department of Financial Services at:

Copy To →

Health Bureau – Premium Rate Adjustments
New York State Department of Financial Services
One Commerce Plaza
Albany, NY 12257
Email: PremiumRateIncreases@dfs.ny.gov

When you email or write to either DFS or us, please be sure to include the insurer's name (Empire BlueCross BlueShield) on all letters. Also, please be advised that your comments will be posted on DFS' website (**www.dfs.ny.gov**), but your personal information will not be published.

Sincerely,

Brian T. Griffin
Plan President

Services provided by Empire HealthChoice Assurance, Inc., licensee of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield plans. The Blue Cross and Blue Shield names and symbols are registered marks of the Blue Cross and Blue Shield Association.

6-11 2013

TO: NEW YORK STATE DEPT OF FINANCIAL SERVICES.

TO WHOM IT MAY CONCERN:

This LETTER is in REFERENCE to the ATTACHED LETTER FROM EMPIRE BLUE CROSS.

I STRONGLY OPPOSE ANY RATE CHANGE TO MY MEDICARE SUPPLEMENT PLAN.

RECEIVED
HEALTH BUREAU
JUN 12 2013
ALBANY, NEW YORK

I AM A SENIOR ON A FIXED MONTHLY BUDGET, WITH SOCIAL SECURITY INCOME ONLY. I HAVE NO OTHER SOURCE OF INCOME OR ASSETS.

IN 2013 MY MONTHLY PREMIUM WAS INCREASED $ 20.00, AND NOW they WANT TO INCREASE IT BY $ 21.00 in 2014. I CANOT AFFORD these BIG INCREASES. I MAY HAVE TO TAKE OUT A policy WITH A LOWER PREMIUM AND LESS BENEFITS.

RECEIVED
JUN 19 2013
HEALTH BUREAU
N.Y.C. OFFICE

WITH THE High COST OF HEALTH INSURANCE, FOOD, GASOLINE, AND WINTER HEATING COST, I CAN JUST BARELY MAKE ENDS MEET MONTH TO MONTH. IT IS VERY DIFFICULT TO HAVE TO LIVE ON A SMALL INCOME.

SEE REVERSE SIDE

OUR SOCIAL SECURITY INCOMES,
DON'T EVEN COME CLOSE TO KEEPING
UP WITH THE COST OF LIVING
REALISTICALLY. IT IS TIME, THAT
SENIORS ARE GIVEN A BREAK, WE
JUST CAN'T KEEP AFFORDING THESE
HIGH INSURANCE COSTS.

I RESPECTFULLY REQUEST THAT THIS
RATE PROPOSAL DOES NOT GO INTO EFFECT.
PLEASE ADVISE ME OF YOUR DECISION
AT YOUR EARLIEST CONVENIENCE.

SINCERELY,

[redacted]

RECEIVED
JUN 18 2013
HEALTH BUREAU
N.Y.C. OFFICE

June 11, 2013

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

To whom it may conern:

Please be advised that I was informed by Empire Blue Cross & Blue Shield and Empire Health Choice Assurance, Inc. that they had applied for a rate increase plan B from $ 600.87 to $ 662.76 per quarter in the amount of $ 61.89 and this is $ 247.26 per year, and totaling $ 2651.04.

Should this be approved, this for me will be unaffordable. Medicare is $ 1198.80 per year, the new premium would exceed medicare by 2 x medicare premium.

Between doctors fees and medical test, I do not excdd $ 2651.04 must years.

Empire Health Choice Assurance, Inc. is not a government agency, where taxes are increased to meet the budget for the coming year. For once this company should reduce executive wages, stock options, ppensions, bonuses and other expenses. This is what most members are now doing.

Like it or not, with or without an increase, for me their minor payment of 20 % of medical cost does not justify their premium, I will give it up.

Yours

[redacted]

TK:mb
Encl 1

June 10, 2013

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

Dear Sir/Madam: **RE: Empire BlueCross BlueShield (insurer)**

I am a 70 year old man and a few years ago I have had a [redacted] nd because of my [redacted] need to be covered by Empire BlueCross BlueShield.

I live on a fixed income and I find it to be very difficult to continue paying the increases you people keep asking for. To be increased from $600.87 to $662.76 every 3 months is outrageous.

Annually it now costs me $2,403.48 and with the increase it will cost me $2,651.04 (an increase of $247.56 a year more than I am paying now.)

Please do not allow this increase to be approved.

Sincerely,

[redacted]

CC: Empire Blue Cross Blue Shield (insurer)

RECEIVED
HEALTH BUREAU
JUN 12 2013
ALBANY, NEW YORK

RECEIVED
JUN 19 2013
HEALTH BUREAU
N.Y.C. OFFICE