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Subject:

Prior Approval Submission

NYS Department of Financial Services

07/18/2013 11:24 AM

To: PremiumRateIncreases

My company has blue cross blue shield of Rochester. For the last 5 years our premiums have gone up from 10% to 17% per annum. I have looked at this new proposal and it looks like it will be going up again by 14% to keep our current health ins plan. I understand the increase cost, but since more people are suppose to be getting it by the Obama care shouldn't the rate be only a single digit increase and not a double digit. I am sick of my pay raises of about \$30 a pay period change to a loss of \$2-5 per pay period after Jan 1, every year.

Exellus increase request

to: PremiumRateIncreases

07/26/2013 04:21 PM

I strongly urge you not to approve any rate increase for ExellusBC/BS as long as their top administrators are so grossly overpaid. They surely don't deserve such an increase when their budget allocations

are outrageously unjust.
Thank you,

Prior Approval Submission

NYS Department of Financial Services

07/28/2013 11:54 AM

To: PremiumRateIncreases

The Blue Choice proposed increase of nearly 10% is way out of line with the inflation rate of about 1%. Please consider the consumers, especially us on fixed incomes. And consider the already-high salaries of the company's executives, and the history of prior increases. Please deny any increase or keep it to near inflation. Thank you.

Proposed Rate Changes

to: PremiumRateIncreases

07/28/2013 07:05 PM

As you have given me the opportunity to do so, I would like to say that any rate change (other than to lower the cost) is BOGUS and a bunch of CROCK. My wife and I do not smoke, do not drink, exercise regularly and see the doctor as needed. This proposed rate change of 9.3% is totally unfair. I can imagine that others who have health insurance with Excellus that fall under Blue Choice 25 feel the same way that I do-particularly those that don't smoke, drink, and exercise daily. You will make the rate change anyways regardless of what I say or think. However, be sure that if you do, I will be looking for another health insurance provider when it comes time to change. Thank you.



Prior Approval Submission

NYS Department of Financial Services

07/28/2013 07:19 PM

To: PremiumRateIncreases

I am insured under my wife's NYS CDPHP policy. We just received in the mail yesterday (07/27) the notification that CDPHP will be requesting a premium rate hike for 2014. I understand how you have to inform the insured of the impending rate hike, and how it will probably will be approved anyway. But how can you or anyone else involved in the process of the requesting and or final approval of the rate increase say the insured members have 30 days from the time the rate increase is requested to ask about or object about the impending rate increase when here it is already 11 days past the date that the request was submitted before the letter was received telling of the date that the rate increase request was submitted? Don't you mean that the insureds now only have 19 days to request information about or object to the impending rate increase?



Prior Approval Submission

NYS Department of Financial Services

07/28/2013 10:53 PM

To: PremiumRateIncreases

I have been notified by Excellus BCBS that they are requesting another rate increase. I was only given 3 days to respond. PLEASE do not approve this rate increase. I agree that health care costs are rising at an astronomical rate. I wish my wages rose even a fraction of that rate. At \$11 an hour my health care premiums and copays are by far my largest monthly expenditure. I am already choosing which prescriptions to fill each month. I rarely have my blood work and testing done due to the copays. I limit my doctors appointments to times when I am severely ill. I must wait until I am so ill that I will be admitted to the hospital through the emergency room so I will not have a copay. I pay my health care premiums for emergency care rather than health care. If the health care system continues to rob the poor to line the pockets of the greedy I will no longer need to choose which prescriptions to fill each month. I won't be able to afford any of them. For me the most depressing thing is that I work in the health care field and I struggle to pay for health care myself. Whatever happened to ethics? Henry Ford would not build a car his employees could not afford to buy. I say shame on Excellus for requesting this. Please do not approve this rate increase. We will be judged on how we treat the poor.



Prior Approval Submission

NYS Department of Financial Services

08/01/2013 12:45 PM

To: PremiumRateIncreases

Excellus raised their rates for the 2011-2012 plan year by 13.76%. They raised their rates again for 2012-2013 plan year by 10.73%. Now they want another 10.4% and you are approving 9.3%. That's not fair. In anticipation of Obamacare, they already built in significant increases in the previous two years. Obamacare was to lower the rates.



Prior Approval Submission

NYS Department of Financial Services

08/02/2013 09:02 AM

To: PremiumRateIncreases

Hello, I just received another notice regarding new premium rates. I tried to look up the proposed premiums but was unclear as to how it will affect my personal plan. I sure hope that my plan is not going up again, it has gone up every six months for the past 2 years it seems. This is getting out of hand. It is too expensive as it is and is making it hard on middle class people.



Prior Approval Submission

NYS Department of Financial Services

08/02/2013 03:43 PM

To: PremiumRateIncreases

No increase at all! For the last three years premiums have gone up between 7-14% -- each year, when profits for Excellus Blue Cross Blue Shield are still coming in at the hundred million dollar range. How about one year without an increase?????