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Subject: Fw: Prior Approval Submission

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NYS Department of Financial Services

08/04/2013 12:43 AM

To: PremiumRateIncreases

HealthNow New York Incorporated

I currently have private pay insurance with Community Blue. The premium rate is already almost \$1,200 a month. My over all health is not good which prevents me from working more than a few hours a week. It is essential that I have good insurance coverage because of my health problems. I do not know what the proposed rate hike is, but I fear that it will get increasingly more difficult to pay the premiums. I urge you not to raise the rates so that I am not forced to take a policy with less coverage. Individuals that are in poor health and unable to work but a very limited amount of hours or not at all, are the ones who most need good coverage at a reasonable rate. I urge to please not make significant increases in my already extremely high cost. In addition, I am very confused as to what the exchange is, and how I will best understand my options. Thank you.