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Subject: Fw: Prior Approval Submission

Prior Approval Submission

NYS Department of Financial Services

08/14/2013 11:07 AM

To: PremiumRateIncreases

Independent Health Association
group
hmo

I am writing to oppose the requested rate increase by Independent Health. Only last year they received a rate increase and not even a year later they want another one. Unfortunately, their current costs have resulted in their rates exceeding my take home pay. I cannot afford anymore increases without reasonable services, which I am not receiving. I cannot afford to go to the doctor myself because I have no money to pay the co-pay etc. Do people realize the ACTUAL cost of seeing an MD? it's not just the weekly rate we pay, but the co-pay, time lost from work waiting hours to see the doctor, then the prescriptions. Also, these increases Yet, it seems to me that every time anyone (be it the insurance companies or utilities) ask for an increase they receive it. Another problem is with these increases is that I can no longer pay my utilities or rent on time. Please have mercy on us consumers who no longer have a choice--we HAVE to have health insurance or get penalized. They get to take any money we earn with out regard to the difficulty it causes us. Also, it's a known fact that they are over charging for products that can be bought over the counter for much less, yet are equally good (ie NSAIDS) Thank-you for talking the time to read my concerns.