

[REDACTED]

January 23, 2013

Department of Financial Services
25 Beaver St.
New York, NY 10004

RECEIVED
FEB 01 2013
SUPERVISOR'S OFFICE

During January 2012 I received a letter from my insurance company that a rate increase of 20 % had been filed with the State of New York due to the rising cost of healthcare and impact of claims in our State and the rate changes would go into effect on or after May 1, 2012.

In March of 2012 I received another letter stating the actual premium would increase by 44.4% and effective June 1, 2012 my premium would increase from \$166.79 to \$240.48 to reflect the additional premium increase amount of \$73.99 and the increase percentage of 44.4%. That letter stated I was not being singled out for an increase but I was included with all who had the same type coverage. (See attached letter from insurance company)

This year I received a letter from my insurance company informing me they have submitted more rate adjustments to the State of New York to represent an increase of 15% for this year effective on or about June 1, 2013. I may be wrong but when I do the math I see a 44.4 % increase was granted in 2012 and another 15% if granted for 2013 represent a high increase total of 59.4 % over a short period of time. Don't you think that is a bit much even for New York?

After I retired a serious illness wiped out my savings. None the less I had enough with my pension of \$245.64 from the Diocese of Albany (please note that amount will never increase) to pay for my Mutual of Omaha health insurance. I worked until I turned 70 years old and was then blessed to receive Medicare and Social Security. However, I have to be very frugal to be able to pay my mortgage payments, and not default on any of my taxes, my insurances, gas & electric and pay food expenses. I'm trying to be independent from city, county or family help and be able to survive and live in my home in the State of NY where I was born, worked and served those in need without being a burden to anyone.

My question is, "Is there any relief for a policy holder in the State of New York aside from never using the policy?" Of course I know I could purchase another policy but with who and how much?

Sincerely < [Signature] >

[REDACTED]

CC: Gov. Mario Cuomo
Health and Premium Adjustments
New York State Department of Financial Services
On Commerce Plaza
Albany, NY 12257

[REDACTED]
New York, N.Y. 10016-3892

January 24, 2013

RECEIVED

JAN 28 2013

HEALTH BUREAU OFFICE

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

Gentlemen:

Re: Mutual of Omaha Insurance Co.
Omaha, NE 68175

~~I~~ I received a notice my Medicare Supplement would be increased 12% on February 1, 2013.

I received another notice my Medicare Supplement will be increased 8% effective June 1, 2013.

Is this increase of 8% Obama Care? Is this additional increase legal? I would like to receive information on the proposed rates.

Thank you.

Sincerely,

[REDACTED]