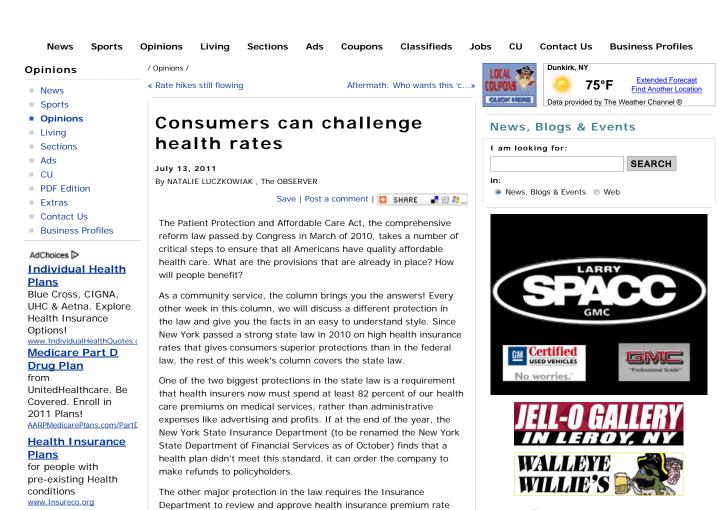
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increases before any changes take effect. The Department must

"unreasonable, excessive" or "unfairly discriminatory;" the

increases by some New York health plans.

Department has already used this new authority to limit rate

reject or modify any proposed increase if it finds that the increase is

In addition, to help consumers, a new health care consumer assistance program called Community Health Advocates has been formed in New York with funding provided under the new federal health care law to provide health care advice to consumers. I will be happy to answer any and all questions, to assist in selecting a health plan, and even to assist with resolving disputes with health insurers, providers and other health care institutions. Our services are provided at no charge to consumers.

Natalie Luczkowiak is a community health advocate at the Public Policy and Education Fund, which administers the Community Health Advocates program in several counties in Western New York. If you need health care assistance, you can reach Natalie at <a href="mailto:nluczkowiak@ppfeny.org">nluczkowiak@ppfeny.org</a> or at 852-4050.

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