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Make The Road New York ☿ Metro New York Health Care for All Campaign  
New Yorkers for Accessible Health Coverage ☿ New York Immigration Coalition  
Public Policy and Education Fund of New York/Citizen Action of New York ☿ Raising Women's Voices ☿  
Schuyler Center for Analysis and Advocacy

## **For Immediate Release**

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Contact: Elisabeth Benjamin, Community Service Society, (212) 614-5461 or (917) 364-3332  
Arianne Slagle, Community Service Society (212) 614-5541

### **Five More Health Plans Agree to Publicize Rate Information**

Health Care for All New York (HCFANY), a statewide coalition of over 120 consumer groups, again commends Superintendent Benjamin Lawsky, head of the newly created New York Department of Financial Services ("the Department"), for his continuing success in obtaining agreements from major insurers, to release previously withheld information related to proposed premium rate increases. Yesterday Aetna Health, EmblemHealth, Empire HealthChoice, Excellus Health Plan, and HealthNow followed the lead of UnitedHealthcare in agreeing to make the financial data supporting their rate applications public.

"We commend Aetna, Emblem, and the Blues for their commitment to transparency. The increasing willingness by health insurance companies to share information with consumers marks a movement towards increased respect for the consumer and an acknowledgment that these filings affect real lives every day," said Theo Oshiro, Director of Health Advocacy at Make The Road New York and member of the Steering Committee for Health Care New York, "Superintendent Lawsky's leadership on this issue has been remarkable and we encourage other insurance companies to follow the example set by these leaders."

"Women who are struggling to squeeze health insurance premiums into tight family budgets are applauding this all over New York," said Lois Uttley, co-founder of Raising Women's Voices and Steering Committee member of Health Care For All New York. It's time we had a strong champion standing up for us against unconscionable insurance rate increases."

Including UnitedHealth and their various subsidiaries, the companies that have agreed to release the data now include 6 large health plans, including the five largest, covering the vast majority (85%) of New York's commercially insured population - 2.4 million people. This is a big win for New York's working families and small businesses, who have long hoped to be able to have a say in how much their premium rates go up each year.

"It's gratifying to see the domino effect actually playing out in favor of New York's consumers and small businesses," said Elisabeth Benjamin, Vice President of Health Initiatives at the Community

Service Society and co-founder of Health Care For All New York, “The past decade’s secret system of hidden rate filings is a thing of the past—now New York’s consumers and small businesses finally have the opportunity to understand why insurance costs are so steep, and as a result, now will be able make well informed decisions about which carrier they trust to provide their coverage.”

"The public's frustration with corporate profiteering seems to finally be getting through to New York's insurance giants," said Jessica Wisneski, Legislative Director of Citizen Action of New York and Chair of the Steering Committee for Health Care For All New York. "Today's news of more companies releasing formerly secret information shows the value of good government regulators. Protecting consumers and small businesses is more necessary now than ever before."

This new willingness to share information on the part of these health insurance plans comes on the heels of the Department’s recent action to scale back most health plan rate increase requests by an average of 4.5% for the first quarter of 2012. HCFANY is hopeful that the agreement by these four additional health plans to release this information heralds a new era of true transparency and accountability in the state’s health insurance rate setting process.

"Consumers have a right to know why their health insurance may cost them more in the coming year, and more insurers agreeing to release their rate documents is a positive step toward making that happen," said Blair Horner, Vice President for Advocacy, American Cancer Society of NY & NJ. "Disclosure of insurers' rate hike justifications allows consumers the opportunity to provide comment on a proposed rate hike and make informed decisions about plan and benefit selections. For cancer patients, health coverage that is easy to understand is a must."

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