Sample Letter to Superintendent Lawsky re: Health Insurance Rate Increase

*Directions: (1) Modify the sample letter below with details about your own insurance plan, how the rate increase will impact you, and your contact information (see highlighted sections); (2) Copy and paste to submit to the Department of Financial Services at this link:* [*https://myportal.dfs.ny.gov/web/prior-approval/submit-a-comment*](https://myportal.dfs.ny.gov/web/prior-approval/submit-a-comment)*. Make sure to act quickly - the deadline to submit comments is August 1, 2014!*

Dear Superintendent Lawsky,

I write to file an objection on the proposed premium rate increase of [insert percent or amount of increase here], recently filed by [insert insurance company name].

I have been a customer for [x number of years].  I need health insurance because [explain why you need coverage, list special health conditions for yourself, your family or employees who are covered by your insurance plan].  This proposed rate increase will be a major hardship for me.

I believe that my carrier’s profits, administration, and executive compensations costs are too great and urge you to require it to invest more premium dollars into its customer’s health expenses.

I strongly support the Department of Financial Services’ efforts to make more insurance more affordable and information about rate increases more accessible.  Thank you for your attention to this matter.

If you need more information about my situation, please feel free to contact me at: [insert your email or phone number or address here].