Sample Letter to Superintendent Vullo 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)*.*

Dear Superintendent Vullo,

I write to file an objection to the 2018 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. [Explain how the rate increase would affect you and your family, your business, or your employees.]

I encourage the Department to carefully review my insurance company’s filing. I urge you to ensure that a maximum investment is made in consumer medical claims.

I strongly support the Department of Financial Services’s 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].