

RECEIVED

JUL 23 2012

HEALTHY NEW YORK  
BUREAU  
OFFICE

July 18, 2012

NYS Dept. of Financial Services  
25 Beaver Street  
New York, NY 10004

Dear CDPHP Membership & Billing Department,

This letter is in response to the letter you sent out on June 29, 2012 regarding the possibility of a premium rate change for the upcoming year. As I have been informed that I may submit a written comment within 30 days of that letter as a member of Healthy New York, I would like to take the liberty to do so at this occasion.

An increase in my rate would bear significant financial burden on not only myself but also my family. The four of us currently occupy a one-bedroom apartment. I am currently supporting two daughters, one who is currently attending college and one who is currently unemployed and receiving benefits. On top of paying for school tuitions, I must support my own living expenses and that would prove to be extremely difficult if I had to pay more than I currently do for my health insurance. However, without insurance, I would be unable to take my required daily regimen of medications, which include Omeprazole, Trazodone, and Citalopram.

I appreciate that Healthy New York has been providing me with affordable health care that allows me the ability to see a doctor, undergo necessary medical treatments, and take prescription drugs to maintain my health. However, it is a cause of great concern to me that I may not have access to that in the near future. I sincerely hope that maintaining my health from here on out does not become an issue that I need to worry about.

I look forward to hearing from you soon.

Sincerely,



Health Bureau – Premium Rate Adjustments  
NYS Dept. of Financial Services  
25 Beaver Street  
New York, New York  
10004

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HEALTH BUREAU  
N.Y.C. OFFICE

Dear Sir;

In response to your Comments to new CDPHP RATE INCREASE: for the past four years my rate increase has averaged just under 10% or in many cases about \$30.00 a month which may not seem great to you but try living on \$400.00 a week!!!

  
July 20, 2012



**RECEIVED**  
JUL 25 2012  
HEALTH BUREAU  
N.Y.C. OFFICE

July 22, 2012

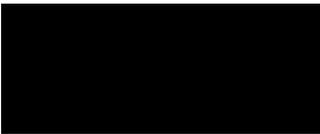
Health Bureau—Premium Rate Adjustments  
NYS Department of Financial Services  
25 Beaver Street  
New York, NY 10004

RE: CDPHP EPO

Dear Health Bureau:

I am writing to voice my opposition to CDPHP's proposed rate increase of insurance premiums by 14.8% for 2013. The current rate of inflation is less than 2%. CDPHP's proposed rate increase is more than 700% higher than the rate of inflation, which is extremely excessive for health care consumers to bear in an economy that is still in a recession. CDPHP's health insurance premiums should be scaled back to the low single digits, which is more in line with today's economic conditions.

Sincerely,



1 Enc.

July 16, 2012

To: NYSDFS

Re: Attached letter-CDPHP 2013 rate increase (Healthy NY program)

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JUL 18 2012  
HEALTH BUREAU  
N.Y.C. OFFICE

To whom it may concern:

My name is [REDACTED] and I am sole proprietor. I own a small automotive repair shop in [REDACTED] NY. Again this year, I am receiving a letter from CDPHP regarding proposed 2013 premium rate increases for the Healthy NY program. How can these proposals be passed year after year? Ask any local sole proprietor in the area and I highly doubt any of them would say they are making more money compared to years past. Yet, here we are, expected to pull more and more money out of our pockets to pay for health care. What is SO frustrating is the fact that CDPHP writes in their letter, "These premium rate changes are necessary due to changes in administrative expenses..." That more or less tells me that they will be paying their administrative personnel more money when 2013 comes around and we therefore need to cover that cost (along with covering for other supposed cost increases). Why is it that I am not making any additional income while the economy is doing so poorly yet CDPHP continues to increase my rates? CDPHP also had nerve to write that another reason behind the rate increase proposal was for "correction for past pricing". So because CDPHP made past errors, I have to make up for that? I have to correct their mistakes?

Small businesses like me are never going to be able to move forward and improve financially if the cost of health care keeps increasing the way it is. The reason why I continue to be a sole proprietor is because I can not afford to hire another mechanic to assist me in my shop. I am currently paying \$751.37 a month for health care. In 2013 it will be approximately \$824.00 if the rate proposal is granted. It's very difficult for me to continue my competitive labor rate hour here at my shop because of expenses like this.

Please deny their request. It is utterly unfair in such an economy. CDPHP and other large insurance companies need to be reined in. They are multi-billion dollar companies taking money out of the small business owners' pockets.

Thank you in advance,

[REDACTED]

NYSDFS.

CDP/HP.

July 13, 2012

To Request additional information about  
the rate change, or submit written comments.

I would like in Writing premium  
rate changes for 2013 expected increases claims  
cost due to increase in medical and  
pharmacy trend correction past pricing  
and a change in administrative expenses.

Percentage of change in your payroll deduction.  
I will receive details rates 60-90  
days before benefits renewal date.

I just need everything in writing.  
What's going to happen also the difference  
it will cost. Everything in detail.

Thank you



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JUL 17 2012

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July 13, 2012

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New York, NY 10004

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JUL 17 2012

HEALTH BUREAU  
N.Y.C. OFFICE

Re: Healthy New York Premium Rate Increase

Dear Sir or Madam:

I have received notification from Capital District Physicians' Health Plan of a proposed 9.74% rate increase to be effective January 1, 2013. Given the condition of the economy, with an overall inflation rate lower than 2%, and a health care inflation rate of 3.58% as of May ([http://ycharts.com/indicators/us\\_health\\_care\\_inflation\\_rate](http://ycharts.com/indicators/us_health_care_inflation_rate)) I find the proposed increase exorbitant.

If approved, this increase will be a significant financial burden for me, jeopardizing my ability to pay for health insurance. I respectfully request that you deny the rate increase requested by CDPHP.

Thank you for your consideration.

Yours truly,