

Dear Sirs,

Albany, N.Y.

The Thirty five dollar increase proposed for Healthy New York / C.D.P.H.P coverage per month and similar monthly rate increase over the past few years have imposed difficulty upon subscribers with fixed or marginal incomes, including myself. These hikes exceed general inflation by much and lack commensurate expansion or improvement in medical services. Psychiatric, drug, alcohol or physical Therapies remain off limits to New Yorkers enrolled in Healthy New York. Without the proposed increase, my C.D.P.H.P. Monthly bill already imposes hard choices; in June 2012, my co-pay for pharmaceuticals trumped the amount for an appointment to my primary physician again. Earlier this year, a cost containment directive prompted my Neurologist to refrain from renewing an expensive, yet effective prescription because of my Healthy N.Y. status, in spite of expanded prescription coverage under the Obama plan.

As a result of severe impact injuries from an accident six years ago, I have suffered a Neuro-degenerative condition the past four, I am still seven years too young from Medicare eligibility, Full employment would be difficult since dystonia in my hand limits the amount and quality of my handwriting or draughtsmanship before cramps, rigidity or spasms set in. My left side acts as like a slowly emerging stroke. Stretching and calisthenics practiced several times a day mitigate this condition somewhat. Writing this letter will stiffen my fingers and forearm, it's the only reaction to it that I can count upon.

Because I respond well to exercise and yoga, I wanted to try the ^{new} physical Therapy program offered by the Movement Disorders Clinic at Albany Medical Hospital, It addresses the particular disabilities of each patient, unlike so many classes for the elderly or the infirm. But, I was summarily denied so much as an evaluation after being told that it would cost 500 alone. Your proposed rate increase will mean another 400 out of pocket cost to insure that I'm stuck to the lower rung of a two tiered system.

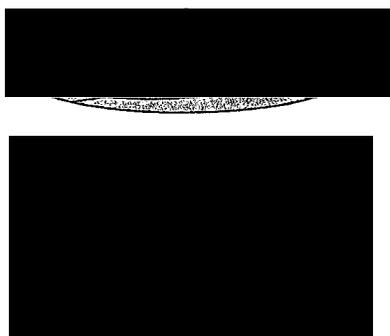
Albany N.Y.

RECEIVED
JUL 30 2012
HEALTH CARE
BUHEAD
OFFICE

RECEIVED

JUL 30 2012

HEALTH CARE BUREAU
OFFICE



July 25, 2012

James Carroll
Health Bureau
New York State Insurance Department
One Commerce Plaza
Albany, NY 12257

Re: CDPHP Member ID # [REDACTED]

Gentlemen:

I wrote to you last year, and it seems my communication with you is becoming an annual event. I am writing to express my concern about another rate change in my premium with CDPHP Healthy New York.

This rate increase is significant - 9.74% as of January 2, 2013. That's an additional \$29.92 per month, or \$359.04 over a year, and the amount represents several tanks of gas for my vehicle to travel for work, or fuel oil for my furnace to stay warm this winter.

As the sole proprietor of a woman-owned business enterprise, I am finding it increasingly difficult to do business here in my home state of New York. Even if I gave myself a 3 to 4% standard cost of living raise, I can't keep up with CDPHP.

CDPHP tells me "these premium rate changes are necessary due to changes in administrative expenses, correction for past pricing, and to cover expected increases in claim costs due to the expected change in medical and pharmacy trend."

Administrative expenses? I doubt the customer service reps at CDPHP have received more than a 3 or 4% raise. Maybe management needs to take a lesser increase.

Correction for past pricing? To the tune of 4.91% . What? They didn't realize they weren't gouging us enough a few years ago, so they're making up for lost time?

Cover expected increases due to expected change...."CDPHP expects to see....improvement in the economy." Their crystal ball tells them what, exactly? If the economy is going to improve, then they don't need this rate increase.

Small business owners like me cannot survive here in New York State. Please don't make me move away to take my business elsewhere. At least look into "correction for past pricing" - 4.91% is a goodly portion of this overall increase of 9.74%. Why do I have to pay for their past mistakes if they didn't budget accordingly.

Surviving as a small business owner in New York is challenging enough. Thank you for listening.

Very truly yours,

[REDACTED]

Sole Proprietor

[REDACTED]

cc: ✓ Charles Lovejoy, Health Bureau, New York State Insurance Department, 25 Beaver Street, New York, NY 10004
NYS Office of the Attorney General, Health Care Bureau, The Capitol, Albany, NY 12224-0341

JULY 23, 2012

c.c. NYS Senator Farley
NYS Assemblyman Butler
NYS Gov. Cuomo

[REDACTED]
ST. JOHNSVILLE, NY [REDACTED]

HEALTH BUREAU - PREMIUM RATE ADJUSTMENTS
NYS DFS
25 BEAVER STREET
NEW YORK, NY 10004

RECEIVED
JUL 27 2012
HEALTH BUREAU
NYS OFFICE

TO WHOM IT MAY CONCERN:

AS A NEWLY DISABLED NEW YORKER USING
CDPHP (HEALTH NY) I AM VEHEMENTLY OPPOSED
TO ANOTHER PREPOSTEROUSLY HIGH RATE INCREASE,
MY FAMILY INSURANCE COVERAGE INCREASED 9%
JUST LAST JANUARY AND THE PROPOSED 9.74%
INCREASE IS FAR MORE THAN WE CAN AFFORD.
WE WOULD BE PAYING \$12,195.24 PER YEAR FOR
PREMIUMS ALONE, NOT INCLUDING HUNDREDS IN
DEDUCTIBLES, HUNDREDS MORE IN CO-PAYS, NOT
TO MENTION BANDAGES AND TRANSPORTATION
COSTS.

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PLEASE NOTE, I AM AN AMPUTEE WHO WORKED STEADILY UNTIL AGE 57 WHEN I NO LONGER COULD WALK. OUR PRESENT COVERAGE DOES NOT EVEN COVER PROSTHETIC DEVICES.

A FAMILY OF FOUR EARNING THE MAXIMUM AMOUNT ALLOWED IN ORDER TO QUALIFY FOR "HEALTHY NY" WILL BE PAYING 21.16% OF ALL INCOME FOR HEALTH INSURANCE PREMIUMS ALONE. THIS OF COURSE DOES NOT INCLUDE ASSOCIATED COSTS MENTIONED PREVIOUSLY. THOSE WHO HAVE LESS INCOME THAN THE MAXIMUM ALLOWED, LIKE OUR FAMILY, WOULD OF COURSE BE PAYING A MUCH HIGHER PERCENTAGE. HOW IS THIS HELPING PEOPLE TRYING TO KEEP HEALTH INSURANCE. WE WOULD BE SYSTEMATICALLY PRICED OUT OF THE MARKET.

PLEASE CONSIDER OUR ARGUMENT WHEN MAKING DECISIONS THAT SO ADVERSELY AFFECTS HOUSEHOLDS SUCH AS OURS.

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VERY SINCERELY
[REDACTED]

[REDACTED]

From: [REDACTED]
Date: Monday, August 13, 2012 7:22 AM
To: <PremiumRateIncreases@dfs.ny.gov>
Cc: [REDACTED]@assembly.state.ny.us; <Anastasiya.Savenkova@dfs.ny.gov>
Subject: Healthy NY Premium Rate Increase
Mr. James Carroll
Health Bureau
New York State Insurance Department
One Commerce Plaza
Albany, NY 12257

RECEIVED
AUG 15 2012
HEALTH BUREAU
N.Y.C. OFFICE

Dear Mr. Carroll:

I am a Healthy New York subscriber through CDPHP.

I write today to comment upon the proposed 9.74% premium rate increase that CDPHP has filed with NYSID announced for January 1, 2013.

Last year the increase was 9.9%.
In 2011 it was 11.1%

These double-digit increases amount to nearly 50% in the last five years.

With the continuing weak economy, this inflationary increase places an additional financial burden upon the lowest-income subscribers whom Healthy New York purports to serve.

The proposed increase for 2013 should be denied.

Sincerely,

[REDACTED]
[REDACTED]
Claverack, NY 12513
[REDACTED]

13 August 2012

cc: Charles Lovejoy, NYSID