

July 28, 2011

To: Mr. Charles Lovejoy
Health Bureau
NYS Insurance Dept.

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HEALTH BUREAU
N.Y.C OFFICE

Dear Mr. Charles Lovejoy,

I recently received the attached letter from CDPHP. I am formally requesting that the rate increase by CDPHP not be granted, keeping in mind that in 2011 they raised rates by 3.2%. For 2012, they now want to put into effect a 14.2% increase.

This health insurance policy is the only policy that I can afford now, with all the policies increasing so much. This policy that my [REDACTED] has covers nothing. I pay all health costs up to \$1,500.00 per family member-with no prescription, no dental, and no eye care coverage.

[REDACTED] Amazingly, after all paperwork was submitted into CDPHP regarding the care [REDACTED] received (hospital, doctor care, x-rays, lab work), and the bill was readjusted, the total bill came to just under the \$1,500.00 deductible, making it so CDPHP payed nothing.

According to President Obama, holding down such rate increases is up to the state boards of insurance. Well, I guess that's you. If such rate increases are granted, then next year I will have no choice but to drop my health coverage. [REDACTED]

[REDACTED] We have been hemorrhaging money for the past 3 years while the health insurance companies profits increase by 20-30% and the CEOs make their millions. Please do not grant this increase.

Sincerely, [REDACTED]
[REDACTED]

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HEALTH BUREAU
N.Y.C. OFFICE

July 25, 2011

Charles Lovejoy
Health Bureau
New York State Ins. Dept.
25 Beaver Street
New York, NY 10004

Dear Mr. Lovejoy:

I would like to express my displeasure in the proposed premium rate increase for my CDPHP Healthy New York health insurance policy.

I am single and the additional premium increase will be a hardship for me. I thought that Health NY was for people like myself that have a limited income, but it keeps going up but my income stays the same.

I urge you to vote against the proposed rate increase for CDPHP.

Thank you,

