



08/03/2011 11:45 AM

To premiumrateincreases@ins.state.ny.us
cc
Subject Premium increases for CDPHP???

Subject
: CDPHP letter

I received a letter from my HMO CDPHP indicating that they submitted a change in the premium rates of -0.6% - 4.4% to you as the overreeing agency. That is certainly quite a huge range. Can you actually quantify the number it will be???

[REDACTED] and given the fact that our tentative contract gives no provision for any increase in pay and the cost of living is up and continues to climb in all other sectors which are basic human needs (gas, heating fuel, electricity, taxes, etc) I think to approve any increase now would be preposterous.

Please do your best to protect the consumer unlike the PSC who continues to let National Grid (electricity) charge me over double my usage charge for delivery.

Please advise, thank you



08/13/2011 08:04 PM

To <PremiumRateIncreases@ins.state.ny.us>
cc
Subject comment for CDPHP

Hello,

[REDACTED] had received a notice on 08/13/2011 from my employer about CDPHP that had file 2012 community rated premiums increases. I am sending this comment to postpone rate increase for 2012. During the recent years, we work less hours per week since the business slow down for recession time. I don't think this is a good time to have health premium rate increases. All premium rate increases should postpone in later time not current slow down time. All employees had worked less 40 hours pay week

and small amount for living. Enclosed is 2012 Premium rate filing in the attach file.
Thank you.



08/16/2011 06:42 PM

To
cc

Subject Re: Comments on Capital District Physicians Health Plan
Health Insurance Rates Filings

Dear sir or madam,
I am very concerned that CDPHP is requesting a rate increase.

I have been laid off since January 2011 and [REDACTED] is now in danger of being laid off. In order to maintain health insurance coverage, I have been forced to switch to [REDACTED] CDPHP plan.

With only one salary and the prospect of both of us being laid off, my [REDACTED] and I simply CANNOT AFFORD A RATE INCREASE in our CDPHP premium. Many other CDPHP families are also struggling to pay their bills due to layoffs and the inability to find employment.

During times of such economic hardship it is unconscionable for the NYS Insurance Dept to allow CDPHP to raise its rates when so many New Yorkers are struggling just to buy food.

Sincerely,