



07/24/2011 07:37 PM

To <premiumrateincreases@ins.state.ny.us>
cc
Subject

Dear Sir,

I just received notice that my health care provider in the Healthy NY program, CDPHP, is applying for yet another rate increase of 9.9% for 2012. They just got a rate increase of approximately 10% for 2011. When will this madness end? I don't know how you could possibly grant this increase. The people in the Healthy NY program cannot afford another huge increase. We can barely afford to pay what we're paying. Big business and the upper class in this country, continue to thrive, while the middle and lower class wither on the vine. I'm angry, frustrated, but mostly scared. I'm scared I'm not going to be able to pay for my insurance. Please don't approve the rate increase.

Thank you,



07/29/2011 10:22 PM

To <premiumrateincreases@ins.state.ny.us>
cc
Subject healthy NY

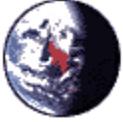
Hello,

I have insurance through healthy NY through CDPHP. The insurance just send me a letter giving me a notification of the rate increases for 2012. I am wondering why there are different rate increases (and actually, rate decreases in some cases) for different parts of the state. Especially since this is a state sponsored program, I would assume that the risk pool is state wide, not differentiated over various regions or subgroups. Could you explain this to me?

Regards,



To <premiumrateincreases@ins.state.ny.us>



08/03/2011 03:37 PM

cc

Subject cdpHP rate increase

Aug. 3, 2011

To whom it may concern,

I received a letter from CDPHP that they recently filed for yet another premium increase. [REDACTED] owns a small business. Our family is insured by CDPHP through the healthy NY program. We have been in this program since its creation in 2007. Each year, we have seen huge increases in the premiums. We have family coverage that is simply the bare minimum. In 2007 & 2008, we paid \$500.36 a month. In only 3 years, the premium has increased to \$683.69. It doesn't include dental, prescription or vision coverage. What has been the most upsetting to my family and I is that we have routinely been denied covered by CDPHP for items that were supposed to be included in our plan. I find this to be nothing less than criminal. I am begging you to take a look into the things that we have been denied the last few years that were reversed when I argued that it was covered. Each year, [REDACTED] is denied. Each year, I argue that it is covered and representatives tell me that I am correct and the charge is reversed. I have had [REDACTED] issues for many years and most recently after an MRI showed damage, CDPHP refused to cover me to see a oral surgeon. When I told them that they would have to send me the portion of my plan that states that this was excluded, they agreed it was covered provided there was medical necessity. My physician argued on my behalf that this was clearly the case. In the last few years, CDPHP has also denied coverage for an [REDACTED] when [REDACTED] blood pressure reading was alarmingly high. [REDACTED] a history of high blood pressure and a history of heart attacks in [REDACTED] family) After spending hours on the phone and my physician once again battling on his behalf, this was reversed. I am an asthmatic who has been denied a breathing test which was later reversed after I argued that the plan clearly covered me for this.

I am asking that you deny CDPHP another premium increase. I will state for the record that I feel that we have been victims of injustice. I think CDPHP has a clear policy of deny, deny, deny unless the patient shows they will push the issue. How many people have been denied coverage by CDPHP and didn't have the courage to challenge them? Support the families that have no choice but to stick with a horrible health plan as opposed to no coverage, at all. CDPHP has been granted huge increases every year! It is disappointing that despite huge premiums, the insurance is the bare minimum. Please do not grant another increase!



08/07/2011 03:15 PM

To PremiumRateIncreases@ins.state.ny.us

cc

Subject CDPHP Proposed rate increases

Hello,

I recently spoke with [REDACTED] regarding the proposed rate increases by CDPHP for clients subscribed to programs such as Healthy New York. She stated that I must put something in writing and submit it to this address.

I simply want to express my concern for all of us folks who are well educated professionals who recently lost our job and are either underemployed or unemployed. CDPHP Healthy NY has been the only means in which we can afford health care during this challenging time and within the last year we have received three premium increase requests from them. As this trend continues the very purpose of Health NY will be negated as many of us will not be able to afford the new premiums leaving us without insurance. I realize that much of the misguided national health care initiatives have forced unfunded mandates on Insurance companies which their only natural response is to increase premiums to cover their costs. Please keep this in mind when considering this and any future premium increase requests. For those of us who have found ourselves in this unwelcome situation, these increases could be devastating.

Please assure that any increases will not effect those who are utilizing programs like Healthy New York for such increased will defeat the purpose of these programs.



08/08/2011 09:51 AM

To <PremiumRateIncreases@ins.state.ny.us>

cc

Subject CDPHP

To the NYSID:

I am writing regarding the proposed 2012 rate increases filed by CDPHP.

Healthy NY is scheduled for another 9.9% increase.

Six months ago, CDPHP received a 9.9% increase.

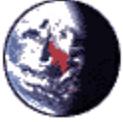
This is inflationary, unjustified, and harmful to the very low income people the program is designed to help.

CDPHP should be made to show cause, and should the NYSID decide it is not justified, reject it.

Rubber-stamp increases are not acceptable given the profits of the insurance companies and the hardship subscribers have to keep up with premium payments.

Sincerely,





08/09/2011 10:19 AM

To <premiumrateincreases@ins.state.ny.us>
cc
Subject CDPHP Rate Increases for 2012

Dear Sir or Madam:

I have received notification that CDPHP has filed their 2012 community-rated premiums with the NYSID and again they are requesting an increase. I have been on Healthy NY since November 2010 and have already incurred a premium increase of 8.5% back in January 2011. Now CDPHP have requested another increase of 9.9%. Combined that is an increase of 18.4%. I thought these types of hefty increases were to stop. Rather than continuing to increase premiums it seems to me the health care system needs a complete over haul. One to cut out excessive testing and treatments that adds unnecessary costs to the system and two to streamline the administration of health care. Doctors are afraid not to treat or test in fear of being sued and are bogged down with excessive paperwork. I try and NOT go to the Doctor to avoid the burden to the health care system. I spend more on health care per month than I do on food. Somehow this does not seem right. Please do not approve this increase and support instead a national health care plan based on Medicare, a plan already in place and working quite well.

Thank you.



08/16/2011 09:15 PM

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

CDPHP has informed us that they have requested a rate hike for 2012 of 9%. This follows their rate hikes of approximately 35% over the past three years. During that same period my own wage increase has been less than 5%. What have the executives of CDPHP received in compensation over that same period? Personally, I have not commented before regarding these hikes, resigned to the fact that we the consumer do not stand a chance of our voices actually mattering. I was just asked what am

I doing
and I replied, "submitting my comments regarding next year's increase in my health insurance premium." The answer back was "Good luck with that." (Said with a most sarcastic tone) "Yes, I know" I replied. (Said with a most resigned tone) This time, though, enough is enough. While you keep approving their hikes, they raise our deductibles and increase our co-pays. Enough is enough for these greedy "Health Providers". We do not matter to them only our money. Enough is enough. Do you get the picture?

Thank you



08/17/2011 05:46 PM

To <premiumrateincreases@ins.state.ny.us>

cc

Subject Rate increases

Date: Wed, 17 Aug 2011 17:37:02 -0400

To Whom it May Concern,

I am a member of the Healthy New York Plan through CDPHP. I have been notified that they have again filed for a rate increase after just filing for one in 2010. Checking back just three years my premiums have gone from \$231.90 to \$254.61 to \$295.58, and now they are talking another 9.90% which would bring it to \$324.84. I understand that everything has gone up. Healthy New York is a program for that was originated to help the sole business proprietors afford health insurance. If you raise the premiums every year \$30.00 to \$40.00 how is that helping us? I need the prescription part and do not want high deductibles as I am having enough trouble just paying the premiums along with all my other bills so I don't need the added expense of those costs. I am asking that you take a hard look at this request before taking action. Thank you.

Sincerely,