

August 10, 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 this letter from CDPHP regarding the premium rates for 2012 for the Healthy NY program. I am formally requesting that these new premium rates not be granted. If they are, I will have no choice but to cancel my health insurance.

I qualify for the Healthy NY program because I am a sole proprietor. I run a small [REDACTED] I do not have any employees. I started the business back [REDACTED] paid \$403.86 per month under the Healthy NY sole proprietor program through CDPHP. Shortly after beginning our health insurance through this program, [REDACTED] When [REDACTED] [REDACTED] our premium increased to \$620.80. Then after the premium rate increase went into effect, it increased to \$673.57. This is what we currently pay.

For our recertification for 2011 (which will take effect next month) our rate will be going up to \$683.69. Keep in mind that this health insurance does not cover prescriptions, eye care or dental care.

After receiving this recent letter stating that a 9.90% increase would take effect, I determined that our monthly health insurance premium starting in September (our recertification month) of 2012 would be \$751.37. This is absolutely inappropriate. Health insurance through the Healthy NY program is suppose to be for those who have lower incomes. I know for a fact that if this rate goes into effect, [REDACTED] will have no choice but to drop our coverage completely. Since having [REDACTED] our payments have gone from \$620.80 to, starting next month, \$683.69 and [REDACTED] [REDACTED] And if the 2012 rate increases are granted, it will be much higher. These hikes in rates in such a short amount of time are unbearable. [REDACTED] is in the [REDACTED] industry and with the real estate market being way down, [REDACTED] commission is way down. As for me, I am a "one man show" doing general [REDACTED] I purposely don't have any employees because I know I couldn't afford to pay them. We aren't making any more money yet we are pulling more and more out of our pockets for health insurance.

[REDACTED] live pretty conservatively. We have a small 3 bedroom home and 1 small car payment. Unfortunately, all of our money seems to go towards taxes, heating our home and now health insurance. If things continue the way they do, this economy will never turn around. For that reason, please do not grant this increase because it's not affordable for me and for many others out there.

Sincerely,

[REDACTED]