



RECEIVED
JUN 25 2014
HEALTH BUREAU
N.Y.C. OFFICE

June 23, 2014

NYS Department of Financial Services
Health Bureau - Premium Rate Adjustments
1 State Street
New York NY 10004

RE: Proposed Premium Rate Increase for CDPHP Universal Benefits, Inc., 


Dear Sirs:

I am writing today to express my outrage that our health insurance carrier, CDPHP Universal Benefits, Inc., has the gall to ask for a rate increase of 15% for the 2015 coverage year. We have just been informed of this proposed rate increase, and are still reeling from the 200% rate increase we saw for our plan in 2014. Yes, you saw that right - 200%. Now, they want another 15% on top of that? I strenuously object to ANY rate increases for CDPHP for my plan for 2015. In fact, it is overpriced to begin with and the premiums for that plan should be lowered dramatically.

Our group was one of the groups that weren't able to keep the health insurance plan we liked. We were informed in November of 2013 that the high deductible plan we had for two years, which had a monthly premium of \$318.90 (very reasonable by any standards) would be cancelled. We were then offered a "similar" plan with a rate increase of \$623.88 for a family plan (\$942.78 per month for the family premium). We had no choice but to take it. We checked into coverage on the NYS health insurance exchange, but the plans there were just as expensive, coverage was not explained in detail, and there was a possibility our doctors would not be in those networks. We are not eligible for any subsidies on the health insurance exchange. Our health insurance broker was amazing and ran all the numbers for us for every possible alternative, but there were none that were any more affordable for our small group.

As a small business owner in New York with employees, these health insurance premium price increases have made offering health insurance coverage to employees IMPOSSIBLE. This is NOT, repeat NOT AFFORDABLE. We are not just angry about these rate increases, we are IRATE, do you understand that - IRATE. The plan we now have is only marginally better than the \$318.90 plan that it replaced. If you factor in the 200% more that we pay for the very slightly better coverage, then that makes it a far worse deal, now doesn't it? This is simply about CDPHP's and other insurance companies' greed. And their greed is coming at a price for New York's small business owners. The money in premiums that is now going to CDPHP *could be* going toward hiring a new part-time employee for our business or could be going toward buying a new piece of equipment or expanding our business. Instead, it's sucking us dry every month and growing our business or hiring new employees is simply NOT GOING TO HAPPEN.

We're not alone - I hear constant complaints from other small business owners that these outrageous health insurance premiums are strangling their businesses. This is NOT, repeat NOT a sustainable track for small business owners.

Surely, you must realize that a 15% increase will jack up our family's monthly health insurance premium to \$1084.97. THAT IS MORE THAN MY MORTGAGE PAYMENT EVERY MONTH! - For a health insurance plan that has a \$5,000.00 per person deductible and a \$10,000.00 family deductible, that is frankly outrageous. This means that potentially we can be out of pocket in any given year \$23,019.64 WITH HEALTH INSURANCE COVERAGE (not counting all the things our plant won't cover, of course). And they don't do a damn thing for that money, either. All they do for the money I pay them every month is to swap bills around with my health care provider. They do nothing and pay for nothing until my deductible is used up. I'd say that's a pretty sweet deal for them, and you want to give them even more money to do nothing?

I do not know how many times we small business owners need to pound it into your heads that this is NOT, NOT, NOT AFFORDABLE!

Maybe CDPHP can start saving money by cutting the salaries of some of their high level executives. Yeah, good luck with that. These increases are strangling small business owners and affecting the economy. It is simply unsustainable and business owners have had enough.

If you want to know why the economy is languishing, look no further to CDPHP and their ilk.

Sincerely,





Proposed Rate Change to Health Care Benefits

to: premiumrateincreases@dfs.ny.gov

06/19/2014 04:03 PM

Re: HIOS ID #: 92551NY0380388
CDPHP Universal Benefits, Inc.
HDEPO Qualified 310 Silver
Small Group Coverage

Dear NYS Department of Financial Services, Health Bureau,

I am in receipt of the Proposed Premium Rate Change. It states that my group's plan could increase by 18.4%. I ask that you review this rate change carefully. I am sure you will agree that this kind of increase will cripple the small businesses in New York State. Small business is already burdened by very high taxes. Every year our medical insurance increases. We are unable to continue to pay these high rates. Please listen to us, the small business owners. None of us have gotten pay raises in years. Our employees have also not gotten pay increases in years except for the increased cost of medical insurance. As a business owner, I am doing everything I can to keep people employed, keep our medical benefits, and still pay our taxes and other bills. This increase in the rate will cause heavy lay-offs, loss of insurance and perhaps the closing of our doors.

Again, I ask you to look at the burden you are thinking about placing on the small businesses and their employees here in New York State. Seeing it through our eyes may cause you to decide NOT to move forward with any rate increase.

Thank you,





Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/19/2014 06:23 PM

CDPHP Universal Benefits, Inc.

group

epo



Please regard this as my formal objection to CDPHP HDEPO qualified 404 Bronze request for an increase of 14.8%. This plan costs a family \$12,961.90 per year, with an out of pocket of \$8,500 and \$12,000 maximum. We pay absolutely everything out of pocket plus the \$1080 for the pleasure of having this insurance plan. I have nothing against CDPHP, however, where does this end. The American public was lead to believe that Affordable Health Care Act meant that insurance would be affordable to all Americans. I am here to tell you this just isn't true. A family of six does not have 12,900 plus another 8-10,000 to pay for health insurance, increasing the cost will make it a financial hardship on my small business.



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/20/2014 10:43 AM

CDPHP Universal Benefits, Inc.

group

epo



I cannot afford my insurance as it is. I had to get a lesser plan and still pay more during the last renewal period. Who can afford to pay thousands a month for a family to have medical coverage and still run a small business. I have to raise my fees every year due to gas, now I'll have to add a disclaimer to my clients stating the rate increase this year is due to increased health coverage cost at an alarmingly disgusting rate. Please do not approve anymore hikes 15.7% is just ridiculous.



CDPHP HDEOP Qualified 312 Silver notification of proposed premium rate change

██████████ to: premiumrateincreases

06/20/2014 12:26 PM

Dear Sir or Madame:

I'm writing to comment on the recent notification of proposed premium rate change from CDPHP Universal Benefits, INC. The name of the insurance plan is the HDEPO Qualified 312 Silver the plan is small group coverage and the HIOS identification number is 92551NY0380420.

Frankly I find the proposed 9.2% proposed increase to be excessive and disturbing.

With the advent of the Health Care Reform Act changes that required my plan to include prescription drugs coverage and also required a broader number of individuals to have coverage my premiums increased roughly 34% for the 2014 plan year.

Increasing my premiums due to an increase in medical and pharmacy trend because of increased claim costs as well as the changing demographics rings hollow to me. I assume CDPHP has a higher number of policyholders with some younger policyholders thrown into the mix. Theoretically this larger pool of insureds should provide additional revue to defray the claims from the older individuals and the higher administrative expenses.

With regard to their excuse of having to put in corrections from past pricing, it seems to me that the 34% increase that was experienced in transitioning to the policy that complies with the Health Reform Act provided ample opportunity to make up for any past pricing errors and quite frankly CDPHP should have to live with their past errors and take it out of executive compensation.

Those who made the errors should suffer the consequences, not their customers who are relying on their professionalism and are ultimately paying their salaries.

Respectfully submitted,



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/21/2014 05:34 PM

CDPHP Universal Benefits, Inc.
individual
hmo



I am a single mother and a self-employed professional psychologist. I cannot afford the proposed rate increase. It is unconscionable and leaves people like me and my children in the dust. I will be forced to seek inferior insurance, which is, again, unconscionable.



rate increase

to: premiumrateincreases

06/23/2014 12:59 PM

████████████████████ CDPHP Universal Benefits.

Our plan name is EPO Hybrid 307 Silver

We have small group coverage and our HIOS identification number is 92551NY0380148.

As we are a small group any significant increase will greatly affect the benefits we offer our employees. I feel our premiums are high enough as they are without another increase.

We kindly request you think of the small businesses you will adversely affect when you make the decision for a rate increase.

Thank You

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Rate Increase comments

[REDACTED] to: premiumrateincreases@dfs.ny.gov

06/23/2014 02:37 PM

Well, I just do not know how a small business is supposed to continue to absorb this. I am sure all ins co's will follow suit. What about a plan that works like auto and homeowners....the more u use, the more your rates go up.

Or, offering an emergency care plan only. So that all routine and preventive and sick care is the patient's responsibility, but we can buy care for ER, Urgent care, Ambulance, Hospital, surgery...etc. I spend very little going to doctors for my son and I, but hesitate to have no coverage due concern over emergencies.

CDPHP Universal Benefits, INC....EPO Hybrid 309 Silver, small GROUP COVERAGE, HIOS id 92551NY0380164

by the way, I received three of these letters all addressed to Select Care [REDACTED]

[REDACTED]. that is wasteful!

[REDACTED]



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/23/2014 09:44 PM

CDPHP Universal Benefits, Inc.
individual
hmo



I would suggest a more moderate rate increase (4%) for my CDPHP HMO Copayment 30 Silver instead of the anticipated 7.7% rate increase. I believe that 4% would still be affordable for me yet still be considerable affordable under President Obama's definition. Please consider my opinion when considering any rate increase.



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/24/2014 08:06 AM

CDPHP Universal Benefits, Inc.

individual

epo

[REDACTED]

I never send a comment because I think these rate increases are already done deals but here goes. It is very disheartening and scary to see our insurance keep increasing with all our friends in unions or government jobs pay way less for the same coverage. I pay \$500 per month and they pay\$600 per year. I go to the chiro and pay \$25 and they pay\$6. This is not one person but many. The medical insurance system is out of control and as a small business owner getting closer to retirement there is no end in sight to these increases. You work your whole life, pay taxes insurance etc and who knows if you can enjoy your "golden years" as medical insurance can break you. I sit here feeling very fortunate that I am healthy but scared of the financial issues if one is to get sick. You only have to look at the compensation of the top employees at the insurance companies to realize they are still making money and lots of it!!! I would urge you to not approve the premium hike.



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/24/2014 10:28 AM

CDPHP Universal Benefits Inc.
individual

hmo

[REDACTED]

My wife and myself have had our own daycare business for over 20 years. During that time we have always had to pay 100% of our own health insurance out of own pocket. We have never had a decrease in any year but always a increase. Last year Because of the AFFORDABLE HEALTH CARE ACT we saw a 28% increase in our premiums, double our co-pays, and a 1200 dollar increase in our deductible! Now they want to increase another 12.8%. HELP! Is anyone listening to people like us. We have worked very hard at building a successful business over the years only to have more of it taken away by TAXES in New York and health care. It is sad to say that we will be leaving New York as soon as possible because of the last two financial burdens that this state puts on its business owners. You can help stop the exodus out of this state by stopping these premium increases. Don't let this increase go thru!



CDPHP - Rate increase

[REDACTED] to: premiumrateincreases

06/25/2014 12:07 PM

Hello,

I am writing in response to the notice of the potential rate increase of 15.7% that CDPHP is requesting. While I understand the increasing cost of healthcare, the majority of people do not use the treatments or pharmaceuticals they are indicating in the cause for the jump of 15.7% in our rates. The cost of having healthcare is already very high and a hike of the cost we incur will be prohibitive to many of us.

Please consider approving a more reasonable increase of 5 – 7%.

1. Name of Insurer: CDPHP Universal Benefits, Inc.
2. Embrace Health EPO Copayment 205 Gold
3. small group coverage
4. HIOS identification number: **92551NY0380100**

Thank you,



CDPHP proposed rate increase

██████████ to: premiumrateincreases@dfs.ny.gov

06/25/2014 01:09 PM

Hello,

I am writing to express my concern about the proposal by CDPHP Universal Benefits, Inc. to increase their group premium rates by 20.8% for 2015. While I fully understand that insurance companies need to periodically increase their rates, I find the proposed increase to be excessive, and potentially harmful to consumers and the New York State economy. CDPHP had already raised their rates by roughly 20% in 2014, resulting in a significant financial hit to the monthly budgets of many hard working New Yorkers. An additional 20% increase for next year would be extremely difficult to bear.

Most troubling is the fact that they are including a roughly 6% increase in their direct profit margin as part of the increase. Clearly their interest is not aligned with those of the working people of New York State.

I urge the New York State Department of Financial Services to deny CDPHP's request for this outrageous and irresponsible proposal. Enough is enough.