NYS Department of Financial Services  
Health Bureau – Premium Rate Adjustment

Capital District Physicians Health Plan, Inc.

June 23, 2014

Re: Notice of Proposed Premium Rate Change

I am in receipt of a letter notifying me of my health insurance company’s filing a request with DFS to approve an increase in my 2015 premium. The proposed change is 11.8%. The purpose of this correspondence is to state that an increase at that rate would place an unreasonable hardship on my life at this time. I have thoroughly read the insurance company’s stated reasons for the rate change but want to express my views regarding this proposed increase: it is too high and simply put I just don’t know how I will manage to pay the extra money.

- Name of insurer: Capital District Physicians’ Health Plan, Inc.
- [Redacted]
- I have individual coverage

I understand that written comments submitted to DFS will be posted on the DFS website minus my personal information
June 24, 2014

RECEIVED
JUN 26 2014

HEALTH BUREAU
N.Y.C. OFFICE

NYS Department of Financial Services
Health Bureau - Premium Rate Adjustments

Dear Sirs,

This is in reference to the Capital District Physicians’ Health Plan (CDPHP) request to increase the premium rate for my insurance plan by 11.8%.

The name of my individual coverage plan is ________________

I obtained this individual coverage plan effective the first of this year, January 1, 2014, under the Affordable Care health law (Obamacare) and through the New York State Department of Health. And now it is less than 6 months later and CDPHP already is looking to increase the premium by double digits. That is totally absurd, and presents an awful and unsupportable financial hardship on those of us who are retired and pay for our medical insurance entirely by ourselves. The key word in the legislation creating this program is “affordable”. By increasing the premiums by this obscene amount so soon after the program began defeats the very purpose of the law.

I strongly urge DFS to deny any rate increase sought by CDPHP for this critical medical insurance program. If any increase is allowed, it must be kept to a sane amount, 2% at the absolute most.

Thank you for your attention to and consideration of my letter.

Sincerely,
June 25, 2014

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

SUBJECT: Opposition to Proposed Premium Rate Change – Capital District Physicians’ Health Plan, Inc.
HMO Copayment 11 Platinum NS INN Dep25 Adult Vision Lasik Wellness
JIOS ID: 94788NY0280049

To Whom it May Concern:

We strongly oppose the proposed 7.0% rate increase for our CDPHP individual coverage. Inadequate justification is provided and the rates are already too high.

We urge you to reject this request.

Sincerely,

Petersburg, NY
My insurance provider is asking for a 9.1% increase. This just seems WAY OUT OF LINE. Doesn’t anyone stick up for the consumer anymore?

Provider: Capital District Physicians’ Health Plan, Inc.
Plan: HDHMO Qualified 41 Bronze NS INN Dep25 Adult Vision Lasik Wellness Coverage: Individual
HIOS ID: 94788NY0280033

Let’s do something to get our health care under control. Surely we can do more.
Empire HealthChoice Assurance, Inc
individual
other
Erik Schafer
lschafer001@nycap.rr.com

The name of the insurer is Capital District Physician's Health Plan. The name of my plan is HMO copayment 10 Platinum Child Only ST INN. The comments I would like known are not favorable for CDPHP. The letter I received today from CDPHP states that the reason for the requested increase in premium rates is as the following; EXPECTED increases in claims, corrections for past pricing, aging changes, program changes, benefit changes, taxes, and most ridiculous of all, ADMINISTRATIVE changes. Now, reading this garbage, I am infuriated that we have to pick up the slack of incompetency and immoral greed by these insurance companies. It is no longer about healthy people but a corrupt business looking to get their share of the "market" it has now become. These "changes" are nothing but covered up greed with names imposed on them by the upper echelon of these "insurance companies". I have a question: when business entities cry poor and ask for astronomical increases in premium fees (my increase is slated at 71.9%!!!), can I ask for a pay rate increase per hour from my federal government citing taxes, program changes and expected increases in my bills???
CDPHP Rate Increase

Individual Health Plan ID Number 94788NY0280013

I just received in the mail, a notice from CDPHP, my health insurance company, that they were applying for a rate increase of 11.8 percent per month-- which is very very disturbing to me. The economy is bad, business is slow, and now my insurance company wants more money from me each month. An 11.8 percent increase on my premium means an extra $61 per month! To a large company who can absorb it, it may not sound like much--but to an individual small business owner in a low income tax bracket--paying full Social Security cost, full health insurance, and Federal and State income taxes alone, it is a lot of money.

I run a TINY, one person business, struggling to pay bills with my income. If it is not bad enough that Obamacare has forced me out of being part of a larger group for health insurance, now my insurance company is rubbing salt in the wound by requesting an increase in premiums --during the very first year of my mandatory individual coverage. WILL THIS HAPPEN EVERY YEAR???

Health insurance cost is a very real problem for small business owners like myself. I am paying $514 per month just to insure myself--as my husband is on Medicare. This increase will bring my monthly payment to almost $600. I have no employer helping to pay my insurance bills. I am sure there are many more people like me, in a similar situation.

PLEASE give careful consideration to the request made by CDPHP for approval of premium increases during the first year of Obamacare. Please consider the small mom and pop business and one-owner businesses, to which this increase will create an undue hardship.

Thank you.
I just received a letter from my health insurance company cdphp. I have a hmo Hybrid gold 22. I have individual coverage. My insurance was cancelled because of the affordable care act. I now pay for less coverage. Now they want to raise the rate by 11.8%. What happen to affordable.? How are you suppose to keep paying for this? Please put a led on the spending. Normal people can not afford there raises every year.
re: Notice of Proposed Premium Rate Change
Plan Name: HMO Copayment 10 Platinum ST INN Dep25
Individual Coverage
HIOS ID: 94788NY0280053

To whom it may concern-

Yesterday I received a note from Capital District Physician's Health Plan, Inc (CDPHP) about a possible 14.5% rate increase in 2015.

According to the letter I received, this increase request is due to "trends", Federal Risk Adjustment, Federal Transitional Reinsurance and Federal Taxes due to the Affordable Care Act.

I have been a supporter of the Affordable Care Act but with this raise in rate my insurance will be unaffordable.

I'm seriously considering opening an HSA instead of having any insurance as it's become more difficult to justify paying so much for getting so little. The "just in case" thought that has been instilled in us by the insurance industry but I'm beginning to ask myself who is benefiting.

I am a single woman, working for myself with a preexisting health condition. I have continual financial stress that, according to studies, could lead to future health issues.

To put it bluntly, I feel that I'm part of the middle class that is financially being bleed a slow death.

Sincerely,
Capital District Physicians Health Plan Inc.

individual
hmo

Per a notice today from CDPHP, my insurance premium is expected to increase by 9.7% if the New York State Department of Financial Services approves a rate change for 2015. That is a $118 increase to the already $1,220 I currently pay for my husband and I to be covered by CDPHP's HMO Copayment 10 Platinum Standard plan. My HIOS identification number is 94788NY0280053. Somehow, this negates the true intentions of the "Affordable Health Care Act" to insure all NYS residents. My husband and I chose a health plan which we are struggling to afford, and now another $118 is to be added on only after 8 months?? Bankrupting the policyholders is not going to ensure anyone's well-being. If anything, it will force more people to drop their healthcare plans in lieu of paying a fine. My suggestion is this, place a moratorium on all policy premiums for, at least, the first two years of the inception of the Affordable Health Care Act. Not only is this fair and just for every policy holder, but it does hold the insurance companies accountable for their part in the "Affordable Heath Care Act" as well. Let's please stop these premium increases from going out of hand right now. This was the initial reason why many New York State residents no longer had health care...they simply could no longer afford the increases in premiums. Thank you for reading my submission.
I fully disagree with the rate increase and ask for a flat budget year for CDPHP. In 2014, Obamacare took effect which changed our complete benefit structure for employees. We went from a no plan deductible and a minimal fee for doctor's visits to a $600.00 per employee/$1,200.00 per family plan deductible which also includes a moderate fee for visits. Our staff now bear the brunt of these fees and have lost money in their paychecks directly hurting the staff and families. Our company has also been reduced funding (2014) through rate rationalization from the Federal and State Govt's and will continue for the next three years. Therefore, if the healthcare field has to maintain a flat budget for 2015, so should the insurance field. An increase of health insurance would mean less money in employee paychecks and thus hurting the employees and families. I hope you consider these comments prior to making your decision. Thank you.

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To Whom It May Concern:

I **strongly** oppose the proposed 2015 premium rate adjustment to Capital District Physicians’ Health Plan: HMO Copayment 30 Silver CSR2 ST INN Dep 25.

I have individual coverage which I purchased because I am no longer working and have no other coverage. My HIOS identification number is 94788NY0280055.

The Affordable Care Act insurance plans only went into effect a few months ago and it is **outrageous** that the insurance company is already asking for a premium increase. Surely, the company had plenty of time to assess what projected costs were going to be for the foreseeable future when they established this plan. It has only been a relatively few months since then, so how could these "**increases in medical and pharmacy trends (expected increases in claim costs), corrections for past pricing; demographic and aging changes**" and all the other reasons they give for this change SO much in that time? They had many analysts collecting data and working on all these aspects diligently to make sure they calculated correctly to cover costs. Did the data change **that** much in only a few months?! And **surely**, the "**expected increases due to advances in medical technology and increased frequency of genetic testing**" were **already expected** when rates were set and can't have changed that much in this short amount of time.

A 7.7% increase is especially hefty and affordable for those of us with no jobs who don't want to rely on the emergency rooms and urgent care centers as our primary health care.

Please do not approve this increase or allow CDPHP to cut services.

Thank you for your consideration of my email to you.

Sincerely,

Cynthia Petker
Capital District Physicians Health Plan Inc.
individual
hmo

I CDPHP receives their proposed increase I will no longer be able to afford health insurance for my family. I do not qualify for welfare (APTC). I have a mortgage, car payment, medical bills, tuition payments ect..... Of course no asks any one about that when determining what is or is not affordable. This is the worst thing that has ever happened to me financially speaking. It is a travesty. My employer offers health insurance but it costs more than the pathetic horrible plan I have now. Do not let this increase take affect, please. You'll be hurting so many people.
We struggle to pay the high premium and copays of the Affordable Care Act coverage from CDPHP. They could save a lot of money and manpower if they did not send out so much literature and letters every month. I am happy with their services overall but another rate increase (they do one every year) may mean I will have to shop for more affordable coverage.

My Insurer: Capital District Physician's Health Plan, Inc.
My Plan: HMO Copayment II Platinum NS INN Dep25 Adult Vision Lasik
My individual coverage HIOS # 9488NY0280049

Please don't approve this raise.

Cherie Plante, MS, CRC
Do what you love. Love what you do.
http://www.linkedin.com/pub/cherie-plante/11/677/723