

June 27, 2014

RECEIVED

JUN 30 2014

HEALTH BUREAU
N.Y.C. OFFICE

[REDACTED]
Clifton Park, N.Y.
12065

Insurer Capital District Physicians Health Plan
HMO copayment 102 Platinum
Small group coverage
4105 W#10 947 88 NY 026 0035

These constant increases every year will drive
out so many small businesses out of N.Y. as
well as larger companies. We can barely afford
the premium now, we had to put the
employees on Medicaid and another is also on it
which is going to put more burden on the
State of N.Y. if people had to do this
Enough is Enough!

[REDACTED]

[REDACTED]

RECEIVED
JUN 30 2014
HEALTH BUREAU
N.Y.C. OFFICE

RECEIVED
JUN 30 2014
Office of Superintendent
of Financial Services

June 24, 2014

Superintendent Benjamin Lawsky
New York State Department of Financial Services

[REDACTED]

I recently received a letter from our Health provider, CDPHP, informing me they have applied to The New York Department of Financial Service for a 2015 Health Insurance increase. The CDPHP rate increase requested is 16.8%!!

It would be nice if I could increase my products by 16.8% to my customers. Since 2008 my business has been FLAT. We struggle each month to remain in business.

If approved, the new 2015 Health cost will drive my monthly expenses to a limit that will force [REDACTED] to either transfer our business to a new state, or close our business all together. [REDACTED] has been in business for thirty years as [REDACTED]

I realize Health Care costs continue to rise. I doubt very much if a 16.8% increase is truly required, or needed.

Hopefully you will have input that will limit the CDPHP proposed increase to a single digit percentage.

Thank you for your support, and time. With my best personal regards, I remain

Very truly yours,

[REDACTED]

[REDACTED]



16.8% rate Increase

To: [REDACTED]
premiumrateincreases

Cc: [REDACTED]

06/25/2014 06:00 PM

Dear sir or Madam,

I'm writing this letter to protest the proposed **16.8%** premium rate increase for my small group coverage, CDPHP Health Insurance plan: EPO Hybrid 204 Gold from CDPHP Universal Benefits, Inc. My HIOS ID # is 92551NNY0380196.

I own a very small business with one fulltime employee and two part time employees. I have been providing my fulltime employee with health insurance, however, it is very difficult to do so with double digit increases year after year. These steep increases forces a small business owner to consider cutting hours and benefits. I could easily save over \$6,000 in health insurance cost (per year) by not offering her the health insurance. This cost is on top of the high fees for worker's comp. insurance, unemployment insurance and disability insurance. I pay each of my employees well above minimum wages want to continue to provide health insurance. However, these double digit annual increases make that impossible.

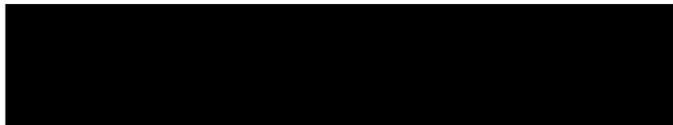
I ask that you disapprove this rate increase.



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/20/2014 03:43 PM

Capital District Physicians Health Plan Inc.
group
hmo



I received a letter from our health insurer, CDPHP that they are requesting a 15% increase in 2015 and that a detailed plain-english summary of the proposed changes were on this website and on their website. I have looked for this detailed explanation and it is nowhere to be found. A 15% increase is far too much, especially when CDPHP does not allow customers like me to find out why they need the increase.



[Redacted]

group
epo

[Redacted]

Regarding CDPHP HDEPO (not an option on the drop down box. Being a small business owner trying to keep good employees with 100% health care coverage is becoming more and more difficult with such increases of 13.4% that are being proposed. This increase if approved would mean a \$10,622.00 increase to the cost of doing business. Hard to swallow for a small business of 10 employees. We would need to find an additional \$55,000.00 in revenue. Difficult to do in Upsate NY with out increasing the price to our customer. These



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/20/2014 07:11 AM

Capital District Physicians Health Plan Inc.

group

hmo



We received the letter from CDPHP indicating that they will be requesting a 10.4% rate increase for 2015. As a small business, health insurance premiums are increasing faster than we can generate new sales. Due to constant increases, we are only able to provide 66% coverage based on the the 2010 rates. Our employees are funding the difference. As our income is limited and we are unable to provide automatic 6% raises to employees to keep up with every rising costs they are being hit with. Some of our employees have not had a raise in six years and our employees are concerned as they are unable to keep up with the deductions from their paychecks and meet their living expenses. 10.4% increase over last years rates will put a hardship on our employees. Their costs have gone up including deductibles and copays as well as the premium. By the time they pay the premium, they have a hard time coming up with the higher co-payments. Another \$50 to \$100 out of their paychecks will be a burden to them. 