



Premium Rate Increases
DMBaker to: premiumrateincreases

08/06/2014 11:41 AM

From:

[REDACTED]

To:

<premiumrateincreases@dfs.ny.gov>

History:

This message has been replied to.

I am responding to a subscriber notice I received recently from CDPHP regarding a rate increase request. I use CDPHP as my insurer. The name of my plan is HA13L14 with large group coverage.

I am totally opposed to such a request for the reasons listed below. I realize I am very fortunate that my family does not have serious health issues. I feel that for those who do and for the fairness of all those insured, insurance rates should be reflected accordingly:

- 1) rates should be offered as single, couple or family (rather than single or family only)
- 2) costs should be charged as a flat rate within an expense range depending on how much or little an individual or family utilizes the plan
- 3) it is totally not right that the insurance company's "anticipated" increased costs and spending be passed along to the insurer. An 8.6% increase is outrageous. May I bill you for my anticipated increased cost of living?

[REDACTED]

[REDACTED]



Premium Rate Adjustments

[REDACTED] to: premiumrateincreases@dfs.ny.gov
Please respond to Esther Rockenstire

07/28/2014 02:03 PM

The name of my insurer is Capital District Physician's Health Plan, Inc.
[REDACTED] and is a large group coverage plan

To: Whom this may concern:

I have recently received a notice from a Patricia Lushkevich, VP of Internal Operations of CDPHP about raising rates to at least a staggering 8.6%. I can understand and respect a slight increase in premiums but now being out of work due to stage 5 renal disease and medical bills are already outrageous for us "little guys", 8.6% is quite a hike.

I am writing in hopes of someone coming to a better conclusion other than socking it to us "little guys" who are just trying to survive and pay our bills which is getting harder and harder all the time. I hope an agreement of a lesser percentage hike, if any, will be an ending result.

Thank you for your time and consideration,

[REDACTED]



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

08/03/2014 11:06 AM

Capital District Physicians Health Plan Inc.
group
hmo



I am against the rate increase requested by CDPHP (Plan ID HM13L14). CDPHP asks for an increase due to "expected increases in claim costs" which says to me that they are basing their request on claims that have not yet been submitted. CDPHP also asks for an increase due to "increased frequency of genetic testing" however I have been turned down 5 years in a row for genetic testing even though I have ovarian cancer in my family. CDPHP also asks for an increase due to "change in benefits" but I have not noted any change in my benefits and again refer to my doctor's request for genetic testing. It is not fair to grant CDPHP an increase in premiums for increases that CDPHP "expects" to see. With the increase in the number of insurance plans that are available there is the possibility that CDPHP could very likely expect to lose people to other insurers.

