

May 3, 2014

New York State
Department of Financial Services
1 Commerce Plaza
Albany, NY 12257

RE; CAPITAL DISTRICT PHYSICIANS HEALTH PLAN PROPOSED MEDICARE
SUPPLEMENT RATE INCREASE

TO WHOM IT MAY CONCERN:

Capital District Physicians Health Plan, hereafter referred to as CDPHP, is my Medicare Supplement carrier. CDPHP raised my monthly premium from \$136.30 to \$162.20 effective on July 1, 2014. This is an increase of 19%. CDPHP is now applying for another rate increase of 19% beginning on January 1, 2015.

I need a Medicare Supplement policy. A second rate increase of 19% is unreasonable and this will definitely create a financial hardship for myself and many other CDPHP members. Social Security Administration recipients are not going to receive a 19% COLA boost in our monthly benefit check.

I am asking that this CDPHP rate increase be denied. If a rate increase is deemed applicable, please keep it in the proper constraints that Social Security beneficiaries can afford.

Sincerely,

[REDACTED]

[REDACTED]

Montour Falls, NY 14865

[REDACTED]

October 6, 2014

To Whom It May Concern,

My Medicare Supplement Plan is through
CDHP Universal Benefits, Inc. It is an
individual F plan.

When I started the plan it cost \$ 136.30
a month.

Then it increased to \$ 162.20 a month.

Now - They are asking for a 19% increase
per month starting in January 2015.

This would add another \$ 30.82 to \$ 162.20.

Being on a limited income this will
make it impossible to continue. Why
can't limited income people afford
a supplement plan.

I hope the 19% increase will not
be allowed.

Thank you.

Sincerely,

[REDACTED]

HEALTH BUREAU - Premium Rate Adjustments
NEW YORK STATE DEPARTMENT OF FINANCIAL SERVICES
ONE COMMERCE PLAZA
ALBANY, NY. 12257

10/7/14

5077.- MY INSURER IS CDPHD UNIVERSAL BENEFITS, INC AT
500 PATROON CREEK BLVD, ALBANY, NY. 12206-1057.

5058.- MY PLAN IS A MEDICARE SUPPLEMENT POLICY PLAN B.

5059.- I HAVE INDIVIDUAL COVERAGE

Comment - A RATE OF INCREASE OF 19% FOR A
SENIOR CITIZEN ON A FIXED INCOME IS JUST NOT FAIR.

IF MY SOCIAL SECURITY WERE TO INCREASE BY THAT
AMOUNT WE COULD POSSIBLY MAKE ENDS MEET.

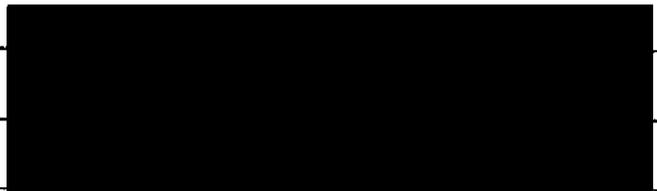
I FIND LIVING IN NEW YORK STATE VERY EXPENSIVE, SOON
THE MIDDLE CLASS WILL BE ON WELFARE IF THIS KIND
OF INCREASE IS GRANTED.

PLEASE DO NOT APPROVE THIS INCREASE.

PS. MY WIFE FEELS THE SAME.

SEND YOU COMMENTS TO.

Sincerely,



RECEIVED
HEALTH BUREAU

OCT 09 2014

ALBANY, NEW YORK

October 8, 2014

CDPHP Universal Benefits, Inc.
500 Patroon Creek Blvd.
Albany, NY 12206-1057

Re: Notice of Proposed Premium Rate Change
Individual Medicare Supplemental Plan

Att: Director of Member Services

Dear Ms.

I am writing in reference to your September 29, 2014 letter to me announcing a proposed premium rate increase for 2015.

When I enrolled in CDPHP on June 1, 2012, it was because of the lower monthly premium than I was paying for AARP for the "F" plan, and I welcomed the switch because my only monthly income was a very low Social Security check.

Since then, the CDPHP premium has been increased twice from \$132.27 to \$140.29 and currently \$166.95.

I am struggling even now to pay this because my Social Security check has not increased and I find this extremely difficult to continue.

I know I am not the only senior citizen having problems financially, but I pray you will take this into consideration as you contemplate the requested rate increase. Please find another way, I beg you. Thank you for your time and consideration taken to read this letter. I await your response.

[Redacted]

Sincerely,

[Redacted]

[Redacted]

Fly Creek, NY 13337

CC: Health Bureau-Premium Rate Adjustments
NYS Department of Financial Services
One Commerce Plaza
Albany, NY 12257

Web Submission Date: **Wed Oct 8 11:25:51 EDT 2014**

I have been authorized by [REDACTED] to intercede on his/her behalf which includes the release of any information to this matter.

COMPLAINANT:

Business Name:
First Name: [REDACTED]
Middle Initial:
Last Name: [REDACTED]
Address 1: [REDACTED]
Address 2: [REDACTED]
City: **East Greenbush** State: **NY - New York** Zip: **12061**
Country:
Phone: [REDACTED]
Fax:
Email: [REDACTED]

RESPONDENT:

Business Name: **CDPHP Universal Benefits, Inc**
First Name:
Last Name:
Address: **500 Patroon Creek Blvd**
City: **Albany** State: **NY** Zip: **122061057**

REPRESENTATIVE:

Business Name:
First Name: [REDACTED]
Middle Initial:
Last Name: [REDACTED]
Address 1: [REDACTED]
Address 2:
City: [REDACTED] State: [REDACTED] Zip: [REDACTED]
Country:
Representative Email:

Complaint text:

This is a complaint against CDPHP Universal Benefits, Inc. and the proposed 19 % premium increase for an Individual Medicare Supplemental Plan [REDACTED]. While I am sympathetic to the need for some increase - a 19 % increase seems outrageous and is targeting the individuals on fixed incomes who need the extra insurance to meet added physical, medical and pharmacological support. Please deny this request and approve a more reasonable increase.

I have been authorized by: [REDACTED]

Policy Holder Name:
Policy #:
Claim #:
Date Of Loss:

Is your policy being cancelled or has your driver's license been suspended?: **No**
Does this matter involve a health claim denied as not medically necessary (including cosmetic denials), or that the services are experimental or investigational?: **No**
Is this person Medicare eligible?: **Yes**

Does this complaint involve Medicare, Medicare Advantage, Medicare Supplement,
Medicare Prescription Drugs, Annuity or Long Term Care Insurance?: **Yes**
Complaint involve a claim arising from the disaster?:**No**
Disaster Name:

Additional Information:

Type of Insurance: **Health**
Type of Respondent: **Insurance Company**
Client Ip Address is:

New Case Information:

Product Type: **Insurance**
Transaction Date:
Lost Money: **0.0**
Payment Method:
Complaint Date:
Company Contact Name:
Company Contact Title:
Company Response:
From AD: **No**
Where AD:
When AD:
Sign CONTRACT: **No**
Where CONTRACT:
When CONTACT:
ATTORNEY: **No**
COURT: **No**
Describer Court:
Fair Resolution: **Reduce the proposed premium increase.**
Referred By: **Rate increase notice for CDPHP**
Attestation: **agree**
Product Description:

Web Submission Date: **Fri Oct 10 10:18:44 EDT 2014**

I authorize the entity or individual named in this complaint to furnish to the Department of Financial Services any information related to this matter.

COMPLAINANT:

Business Name:

First Name: [REDACTED]

Middle Initial: [REDACTED]

Last Name: [REDACTED]

Address 1: [REDACTED]

Address 2:

City: [REDACTED] State: **New York** Zip: **14901**

Country:

Phone: [REDACTED]

Fax:

Email: [REDACTED]

RESPONDENT:

Business Name: **CDPHP Universal Benifits**

First Name:

Last Name:

Address: **500 Oatron Creek blvd**

City: **Albany** State: **NY** Zip: **122061057**

REPRESENTATIVE:

Business Name:

First Name:

Middle Initial:

Last Name:

Address 1:

Address 2:

City: State: Zip:

Country:

Representative Email:

Complaint text:

The insurance provider is proposing a 19% increase in premiums for 2015. this is after a similar increase for 2014. If approved it would be a 35% increase in two years. I am on a fixed income & I did not get a 19% cost of living increase for 2014 . why should they

I have been authorized by:

Policy Holder Name: [REDACTED]

Policy #: [REDACTED]

Claim #:

Date Of Loss:

Is your policy being cancelled or has your driver's license been suspended?: **No**

Does this matter involve a health claim denied as not medically necessary (including cosmetic denials), or that the services are experimental or investigational?: **No**

Is this person Medicare eligible?: **Yes**

Does this complaint involve Medicare, Medicare Advantage, Medicare Supplement, Medicare Prescription Drugs, Annuity or Long Term Care Insurance?: **Yes**

Complaint involve a claim arising from the disaster?:**No**
Disaster Name:

Additional Information:

Type of Insurance: **Health**

Type of Respondent: **Insurance Company**

Client Ip Address is:

New Case Information:

Product Type: **Insurance**

Transaction Date:

Lost Money: **0.0**

Payment Method:

Complaint Date:

Company Contact Name:

Company Contact Title:

Company Response:

From AD: **No**

Where AD:

When AD:

Sign CONTRACT: **No**

Where CONTRACT:

When CONTACT:

ATTORNEY: **No**

COURT: **No**

Describer Court:

Fair Resolution: **a smaller rate increase**

Referred By: **research and letter**

Attestation: **agree**

Product Description:

October 20, 2014

RECEIVED

Health Bureau-Premium Rate Adjustments
NYS DFS
One Commerce Plaza
Albany, NY 12257

OCT 21 2014

HEALTH BUREAU
N.Y.C. OFFICE

RE: CDPHP
Plan F
Individual

Please have the courtesy to read the following:

A letter to all subscribers of CDPHP supplemental health insurance has informed them of a request for a 19% increase in monthly premiums. This is a repeat of last year's request and , although, reduced and then approved, was unacceptable. This year's request is also unacceptable.

It appears that CDPHP is mismanaging the plan [s] and punishes its subscribers by cavalierly raising rates without consideration of the age of the majority of their subscribers (seniors who are on fixed incomes) or the fact that neither Social Security nor Medicare have risen to the level that would at least allow a "wash out" for the plans.

Typically government agencies, which have been established for "the people" , have yielded to big money instead. I fear the NYS DFS may also be in this category. Who is
• DFS protecting?

I am but one senior citizen asking for relief from the overwhelming costs of just living by either denying or significantly reducing the request for increased premiums.

Respectfully yours,



Binghamton, NY 13905

cc : Health Bureau -Premium Rate Adjustments
NYS DFS
1 State St
New York, NY 10004

[REDACTED]

From: NYS Department of Financial Services <portal@dfs.ny.gov>
Sent: Thursday, October 16, 2014 5:44 PM
To: dfs.sm.Premium.Rate.Increases-Public.Comments
Subject: Prior Approval Submission

CDPHP Universal Benefits Inc.

individualmedicaresupplement [REDACTED] CDPHP just received a rate increase and I started paying an extra \$300a year for my Medicare supplemental coverage. Asking for another rate increase only 6 months later is GREED. My social Security Benefits are not increasing at this rate to cover the costs. I pay near \$100 to Medicare each month for 80% coverage and pay much more than that for 20% coverage. This makes NO sense at all. CDPHP should only be getting \$20 a month for 20% coverage being Medicare covers me for \$100 for 80% coverage. I oppose CDPHP getting another generous rate hike. Maybe NYS needs to seriously consider Single Payer, it would be a much fairer system!

[REDACTED]

From: NYS Department of Financial Services <portal@dfs.ny.gov>
Sent: Wednesday, October 15, 2014 8:27 AM
To: dfs.sm.Premium.Rate.Increases-Public.Comments
Subject: Prior Approval Submission

CDPHP Universal Benefits Inc.

individualmedicaresupplement [REDACTED] am writing on behalf of my mother, [REDACTED] who is the insured under the above listed policy. She received a proposed rate increase letter from CDPHP dated 9/29/14. The requested rate increase percentage is 19%. She is a 71yo single woman who owns her own home. She lives only on her Social Security benefits of just over \$700/mo. Her premium for this policy is already \$162.20/mo, which is 22% of her monthly income. She is scraping as it is already. The rate increase CDPHP is requesting would push her premium to \$193/mo, about 26% if her entire monthly income. We both believe this is completely unfair and totally greedy. How is a person supposed to live on \$500/mo to pay for food, heat, lights, other insurance, etc.?! My mother has [REDACTED] and needs a policy that will cover any treatments that may be needed. But at what cost? With costs such these, she'll be dying trying to live. We respectfully submit that you carefully consider the low income people that rely on their insurance at an 'affordable' price, and deny the CDPHP rate increase or at the least, substantially lower it.

[REDACTED]

From: NYS Department of Financial Services <portal@dfs.ny.gov>
Sent: Monday, October 06, 2014 10:21 AM
To: dfs.sm.Premium.Rate.Increases-Public.Comments
Subject: Prior Approval Submission

CDPHP Universal Benefits Inc.

individualmedicaresupplement [REDACTED] They are requesting a 19% rate increase for 2015. They just raised the rate 19% in July 2014. This will be 38% in 12 months if it goes in to effect July 2015. This is completely out of line with any cost of living or other financial indicator scale. This must not be approved.

10/17/14

N.Y.S. Dept. of Financial Services

Health Bureau - Premium Rate ~~Adjustments~~

SAUGERTIES, N.Y. 12477

One Commerce Plaza

Albany, N.Y. 12257

RECEIVED
HEALTH BUREAU

OCT 20 2014

To Whom It May Concern:

ALBANY, NEW YORK.

We are writing as members of CDPNP's Supplement Medicare program. CDPNP has requested a proposed rate increase of 19.9% for 2015. We strongly oppose any increase, or upward modification of their rates. CDPNP already had an increase in 2014. Their request is almost quadruple the medical inflation rate in the U.S. As Social Security recipients only, we probably cannot handle such an increase. We would be forced into not having any supplemental insurance. I am recovering from a stroke in NOV. 13, and we have exceedingly large medical expenditures. Furthermore, the stroke forced me into ~~premature retirement~~ ~~from my~~ ~~profession~~.

We believe CDPNP's actuarial accountants could have done a better job at estimating their costs for this program, and maybe shouldn't have this program if they can't stay within some acceptable fee structure without persistent increases. Thank you for your attention to our request in this matter.

Very truly yours,

[Redacted Signature]

October 20, 2014

Health Bureau - Premium Rate Adjustments
NY State Dept. of Financial Services
One Commerce Plaza,
Albany N.Y. 12257

Gentlemen:

I am writing to you today in protest of an increase proposed by CDPHP. We received a letter within days of a rate change of a 19% increase. We started the year off with a premium of $\$138 \times 2 = \276 a month for both of us - then it went to $\$165.05 \times 2 = \330.12 a month for both of us now they want a 19% change - would bring it to about $\$196.41$ a month $\times 2 = \$392.82$ a month for both of us (my husband and me). Social Security is our soul means of support & a small pension check. This is very hard for us to afford, medicare and all.

Our plan is CDPHP (our insurer)
Individual Medicare Supplemental Plan
We have individual coverage.

We are not on the web - so I wrote to you.
I hope this big increase does not go through.
Thank you.

Oct 14 2014

RECEIVED
HEALTH BUREAU

OCT 20 2014

ALBANY, NEW YORK

Untitled

Dear Sir/Madame,

I'm writing in regards to the letter I received about a 19% increase on my premium. That is quite a hike, one I cannot afford. I'm struggling now and living on a strict fixed income, an increase, especially a 19% increase, would be a hardship for me and I have no doubt on many others! How is one expected to live and pay high premiums? I sincerely hope that it is taken into consideration to NOT increase my premium, can YOU live on disability AND pay high premiums as well as normal everyday bills? I beg of you, DO NOT consider the rate increase!

Sincerely,

[REDACTED]
Individual Coverage
CDPHP
Supplemental Plan

[REDACTED]

[REDACTED]

October 21, 2014

Health Bureau-Premium Rate Adjustments
New York State Department of Financial Services
One Commerce Plaza
Albany, NY 12257

RECEIVED
HEALTH BUREAU
OCT 22 2014
ALBANY, NEW YORK

Re: Notice of Proposed Premium Rate Change
Individual Medicare Supplemental Plan

Dear DFS:

I am writing to let you know that I object to CDPHP's most recent request to the New York State Department of Financial Services to approve a change to my premium rates for 2015.

When I was first insured with CDPHP in November 2014, I was asked to pay a premium of \$162.54. Six months or so later, they raised my premium to \$193.61. Now, half a year later, they are requesting yet another rate hike of 19% or \$36.78!

I am a senior living on Social Security and a small pension. As it is, I can barely make ends meet. I am also a cancer survivor who depends on the care of a number of doctors to help me support my survival. I have worked all my life, paid taxes, voted in most elections and tried my best to be a contributing citizen. While I understand the pressures of operating a people-centered business like health insurance, I think CDPHP should focus more of its efforts on people and not allow themselves to become swallowed up in the pursuit of commerce.

In short, I object to these frequent and seemingly never-ending requests for health insurance rate hikes. When, if ever, will they end?

For your records: My insurance is CDPHP

Member ID# [REDACTED]

Group # [REDACTED]

Finally, I hope you will take my comments into consideration when making your final decision.

Sincerely yours,

[REDACTED]

Cc: CDPHP

HEALTH BUREAU - PREMIUM RATE ADJUSTMENTS
N.Y. STATE DEPT. OF FINANCIAL SERVICES
ONE COMMERCE PLAZA
ALBANY, NY 12257

RECEIVED
HEALTH BUREAU
OCT. 16 2014

OCTOBER 9, 2014

ALBANY, NEW YORK

DEAR MADAM OR SIR,

I AM WRITING IN RESPONSE TO CDPHP UNIVERSAL BENEFITS, INC.'S REQUEST TO APPROVE A 19% PREMIUM RATE CHANGE FOR 2015. I AM ENROLLED IN AN INDIVIDUAL MEDICARE SUPPLEMENT PLAN "F". I STRONGLY OPPOSE ANY RATE CHANGE FOR THE FOLLOWING REASONS:

1.) CDPHP JUST RECEIVED A 19% INCREASE IN PREMIUMS EFFECTIVE JUNE 2014 - REPRESENTING A \$26.35 INCREASE FROM \$138.70 TO \$165.05 PER MONTH.

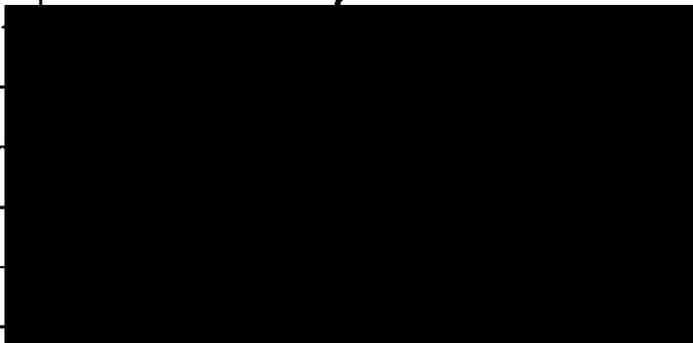
2.) A SECOND RATE CHANGE WOULD INCREASE MY PREMIUM FROM \$165.05 TO \$196.41 PER MONTH - AN ADDITIONAL \$376.32 PER YEAR / \$31.36 PER MONTH.

3.) THE TWO INCREASES WOULD AMOUNT TO AN ADDITIONAL \$57.71 PER MONTH. I AM A DISABLED INDIVIDUAL WHO IS ON A FIXED INCOME. I CAN'T AFFORD A 38% TOTAL INCREASE WITHIN A PERIOD OF EIGHT MONTHS. I BELIEVE THE INCREASES ARE EXCESSIVE AND POSE A HARDSHIP. MY BUDGET IS CALCULATED TO THE DOLLAR. I ALREADY RECEIVE FOOD STAMPS AND AM CURRENTLY ON RENSSELAER COUNTY'S 5 YEAR SECTION 8 HOUSING ASSISTANCE WAITING LIST.

4.) THESE REQUESTED INCREASES ARE FORCING ME TO RECONSIDER KEEPING COPHP'S SUPPLEMENTAL PLAN. PLEASE DENY ANY FURTHER INCREASE IN PREMIUMS.

THANK YOU FOR YOUR CONSIDERATION. I APPRECIATE YOUR ATTENTION TO THIS MATTER.

RESPECTFULLY YOURS,



October 20, 2014

Health Bureau-Premium Rate Adjustments
NYS DFS
One Commerce Plaza
Albany, NY 12257

RECEIVED
HEALTH BUREAU
OCT 22 2014
ALBANY, NEW YORK

RE: CDPHP


Individual

Please have the courtesy to read the following:

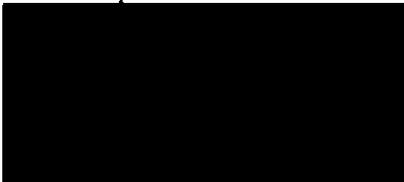
A letter to all subscribers of CDPHP supplemental health insurance has informed them of a request for a 19% increase in monthly premiums. This is a repeat of last year's request and, although, reduced and then approved, was unacceptable. This year's request is also unacceptable.

It appears that CDPHP is mismanaging the plan [s] and punishes its subscribers by cavalierly raising rates without consideration of the age of the majority of their subscribers (seniors who are on fixed incomes) or the fact that neither Social Security nor Medicare have risen to the level that would at least allow a "wash out" for the plans.

Typically government agencies, which have been established for "the people", have yielded to big money instead. I fear the NYS DFS may also be in this category. Who is DFS protecting?

I am but one senior citizen asking for relief from the overwhelming costs of just living by either denying or significantly reducing the request for increased premiums.

Respectfully yours,



cc : Health Bureau -Premium Rate Adjustments
NYS DFS
1 State St
New York, NY 10004

10/21/14

To Whom This may Concern;

I purchased CDPHP / PLAN ~~F~~
a few years ago. It was at a
reasonable rate at the time -
I thought I

But now after 3 rate increases
when is it going to stop??

How much deeper into
our pockets are those supposedly
looking after our interests
going to go?? Enough is

Enough!

CDPHP

END.

November 15, 2014

To: Health Bureau Premium Rate Adjustments
NYS Dept. of Financial Services
One Commerce Plaza
Albany, NY 12257

From: [REDACTED]
Individual Member
CDPHP Universal Benefits, Inc.
[REDACTED]

CDPHP just received a 22% increase this May, 2014. Now they are asking for another 19% increase 6 months later. Their case: Projected increases in medical and pharmacy. Won't this happen every year? Do they want to be in the same price range as all the F plans? That's not going to bring in new enrollees.

This is a HUGE double-digit increase on top of the last LARGER double-digit increase we just got. For myself, I could just barely afford the last increase. FYI: Original Medicare and the B Deductible are staying the same for next year.

CDPHP is 'predicting' certain increases. Isn't that the same issue for every plan? They aren't getting increases like this. All the other F Plans are either going up a tiny bit, staying still and a few are going down a tiny bit. Every F plan has to provide the same exact things. In the meantime, CDPHP is getting more enrollees that are switching from other higher-premium F plans that they cannot afford. Even if you give them a single-digit increase, it is still unaffordable for many.

If this kind of increase is allowed for CDPHP, what kind of precedent does this set? Will all the other plans start asking for larger increase like this? (Well, if CDPHP got two increases in one year, why can't we?).

ONE of these plans has to be a 'leader' in these hard economic times and give us, as customers, a premium that is fair. CDPHP should want to be that leader like they were in 2013. Maybe this would start the other plans competing with lower premiums. What a novel idea!!

Are you looking at this increase in customers at the end of this enrollment period? Each of the last 2 years has created higher enrollment in CDPHP because of their lower premium. You will see that because their rate is still lower than the others, that CDPHP will be picking up many new customers now in this new enrollment period.

I would check the other F plans to see how much of an enrollment increase each **got** the last 2 years and compare that with what CDPHP **got**. It only makes sense that if an F plan is an F plan, then why pay more when you can get the same coverage for less? That is why I went with CDPHP in the first place.

I hope you choose to give them a 1% - 2% increase at most. We are keeping our fingers crossed.

[REDACTED]

29 October 2014

RECEIVED
HEALTH BUREAU

NOV 03 2014

Health Bureau-Premium Rate Adjustments
New York State Department of Financial Services
One Commerce Plaza
Albany NY 12257

ALBANY, NEW YORK

RE: [REDACTED] Capital District Physicians Health Plan
[REDACTED] Individual Medicare Supplemental
[REDACTED] Individual Coverage for me and my spouse

To Whom It May Concern:

I am writing to protest the proposed rate change for the CDPHP Medicare Advantage Program. My husband's and my rates jumped from \$140 per month each to nearly \$167 per month each this summer. CDPHP now has proposed another rate hike of similar proportions -- a 20 percent increase. If this proposal is accepted, we will be paying \$200 per month per person for our Advantage Program, or \$2400 per person per year -- nearly \$5,000 for both of us. That is on top of our Medicare premiums.

In order to try to understand the proposal, I spoke with a CDPHP representative. She sent me a copy of my medical expenses paid by CDPHP from January to October 2014. This document shows that most typically, CDPHP pays a fraction of the amount charged for services. On the total for the year-to-date charges, CDPHP actually paid less than 10 percent of the total amount charged by service providers. The amount paid for my medical expenses (which were greater than my husband's) was just over \$800 from January to October. Yet, if the rate proposal is accepted, we will each be paying \$200 per month. For my expenses, the \$800 paid represents four months of premiums, leaving eight months of premiums of \$200 per month for administrative costs?

What can possibly justify a nearly 40 percent increase in premiums within a one-year period?
Will payments to service providers go up if the premium rate increases? If so, by what percentage?
What are the underlying causes that have led to this huge proposed premium increase?

I have read that across the country, health care premiums have decreased, as a result of the Affordable Care Act. It is therefore even more surprising and alarming that CDPHP has requested a second rate hike of 20 percent just six months after receiving a 19 percent increase to premiums.

We frankly consider a second rate increase of any percentage this year to be too much. Incomes are stagnant, and health care costs nationwide have been increasing at the slowest rates in 50 years, according to a FactCheck.org posting in April 2014. Specifically, this document states:

“Overall national health care spending is growing at historically low rates. President Obama has boasted that “health care costs overall are actually going up more slowly over

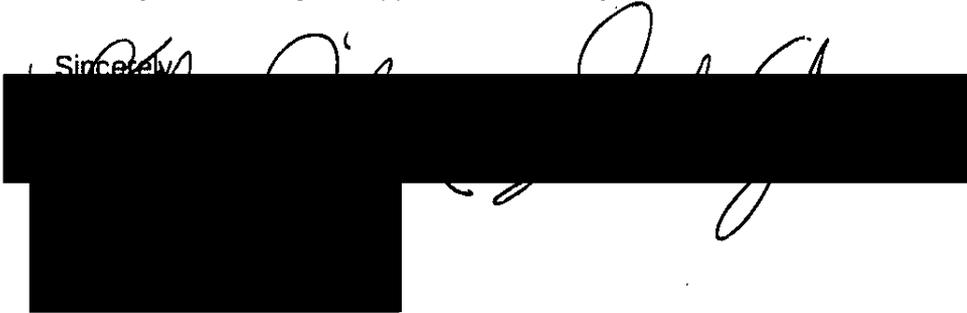
the last three years than in the last 50," which is true. From 2009 to 2012, the growth has been under 4 percent per year." (Highlights added for emphasis.)

The fact that premiums have already increased by 19 percent this year, more than four times the average growth of healthcare costs from 2009-2012, already seems unconscionable. To increase these premiums again in the same year, is unfathomable.

My husband and I strongly protest this second proposed rate hike of 20 percent within six months. We are already paying nearly \$54 more a month (combined) in additional premiums than we paid six months ago. If the new proposal is accepted, our new premiums will be \$120 more per month (combined) than the premium we paid less than a year ago.

Thank you for taking our opposition seriously.

Sincerely,

A large black rectangular redaction box covers the signature and name of the sender. The word "Sincerely," is visible to the left of the redaction.

October 23 2014

RECEIVED
HEALTH BUREAU

OCT 27 2014

Dear Sirs;

ALBANY, NEW YORK

My name is [REDACTED] and my wife [REDACTED] and I have individual Medigap plans with CDPHP, located at [REDACTED] Albany NY .WE both have Plan [REDACTED] Last month we received a notice that this company is requesting another rate hike of 19%, this comes after a rate hike in July that resulted in an increase of about \$ 52.00 a month for the both of us.My question to you is where does this end? We are told that there is no inflation to speak of and if that is true then why do we have to pay these huge increases? what is the justification for this?

We are asking you to reject this unreasonable request on the grounds that it is not necessary and that it will have a devastating effect on the health of the many New Yorkers in the Capital district who will be forced to drop their plans because of the escalating cost.

We hope that you will do your job and protect us from an industry that seem to get their way at every turn to the detriment of the people of this State.Say no to them and the lobbyists that promote their agenda!

[REDACTED]

[REDACTED]

NY 13320

Oct 14, 2014

To Whom It May Concern

I am a client of CDPHP for several years & would like to tell you my side of a story. I have been truly satisfied with my plan which is F & have been able to make my monthly payts up to now. I started at a rate of \$138.70 & then was raised to \$165.02 within a short time. I recently received a letter stating a proposed rate increase of 99%.

Please try & understand when a person gets old as I am 81 & lives on a limited income & then we are hit with such high premiums it is scary & you don't know what you will be forced to give up such as meds etc. to meet these increases.

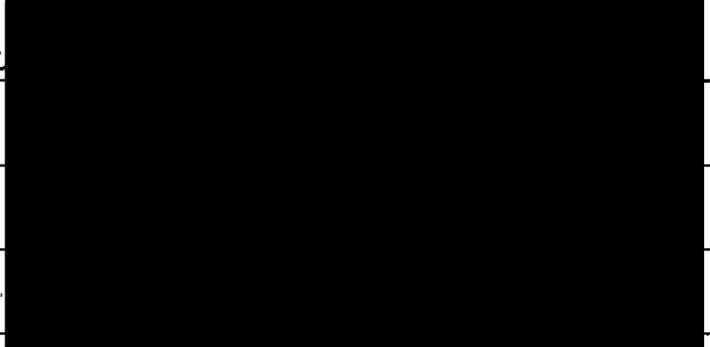
I would appreciate if you all could put yourselves in the senior retired world & try & understand how

(over)

This can impact our lives. We only have you to fight for us as the government doesn't seem to care.

I do hope you will try & see what you can do so we don't get such a drastic change. Thank for your consideration on this matter. I hope we get good news.

Yours truly



ID #



10/3/14

To Whom it May Concern:

Ref- Notice of Proposed Premium
Rate Change. - Individual Medicare Supp.
Plan.

My Current Monthly Premium is \$166.95

If approved, the percentage change to my
premium is 19% -

Way out of line. I just became
a member to CDPHP in June.

I strongly disapprove this
Percentage of Change -

I don't have a computer -
Please reponde by mail.

Thanks for your time and concern

CDPHP
ID #

[REDACTED]

[REDACTED]