



[To:](#)  
Cc:  
Bcc:  
Subject:

## Prior Approval Submission

**NYS Department of Financial Services**

07/23/2013 05:49 PM

To: PremiumRateIncreases

I am a hard working [REDACTED] year old father of 2, who is healthy and does not utilize the insurance because I take premeditated actions to stay healthy. I make 30k a year and with these increases you 1, either force family's to Food stamps, or 2 force them onto CDPHP through DSS. We are anything but degenerate scums that is among us, but please stop these increases a Family of 4 who only has one income because it is cheaper for the Families mother to be a stay at home mom, but that cancels out our second paycheck until the kids are in school. 30k is not enough for all these rate increases, when you and I both know first hand these Companies make more than there fair share already. I am back in college for computer science to help better my Family so please give a a little relief [REDACTED] from Obama with his bright ideas and health reform.

## CDPHP premium increase request

to: premiumrateincreases@dfs.ny.gov

07/26/2013 08:46 PM

**Please respond to stephen fitch**

CDPHP – Insurer  
Large Group HMO – Policy

The letter I received today regarding CDPHP's request to increase Premiums by 2.4% is outrageous. According to the information they submitted to DFS and I read over on your website shows that prescriptions are expected to be reduced as well as other health care items. They negotiate costs with both hospitals and pharmacies among other business' that they utilize. The only thing that is expected to increase the most is Administrative costs. I feel it is time that the HMO's finally bite the bullet like the rest of NY and do more with less. My premiums deducted from my paycheck every two weeks over the past several years just keep increasing steadily as well as many other items that are needed to be purchased. Whether that be gas, food or clothing. If the DFS decided to allow CDPHP to increase their premiums I will have no choice but to find a different Insurance company that offers a lower rate with comparable services. Thank you for you time.

**Prior Approval Submission**

**NYS Department of Financial Services**

07/29/2013 08:35 AM

To: PremiumRateIncreases

While I am grateful for my job and benefit package, as a NYS M/C (management confidential) lower level employee I am opposed to the continued rate increases for my benefits. As an M/C employee, without the protection of a union the Governor has the authority to withhold raises, performance advances from us. Therefore, since 2008 the M/C population has not received an increase in pay. As a matter of fact, due to our furlough, I made less in 2012 than I did in 2008 . . . Give me a break!

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**NYS Department of Financial Services**

08/02/2013 11:19 AM

To: PremiumRateIncreases

CDPHP will probably lose our company (largest non-for-profit/private company in the Capital District) Center for Disability Services, if they are approved for a rate increase. As an employee fro ten years,

we have not received a pay rate increase in over 3 years, yet our expenses keep going up. My take home pay keeps going down, yet many of our benefits keep undergoing downsizing. My wife works for a larger medical company who dropped CDPHP completely 2 years ago. Perhaps they don't need as many subscribers "IF" they can continue to increase their rates. I know they don't cover all of our 2500 employees, but they might have more members if they were one of the more affordable companies offered by our administration. Please pull the reins back on them until the economy really does make a turn around. Thank you!