



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

### CDPHP rate increase

to: premiumrateincreases

09/26/2013 02:15 PM

I just received a letter from cdphp about a proposed 50.72 % rate increase in our medicare supplement insurance. Is this a joke or what? Most senior citizens are on a fixed income or just living on social security and can hardly afford a supplement plan and to ask for a increase of that magnitude is insane. I implore you to please consider the impact that about of an increase will have on our seniors. I understand that cost of health care is rising and a modest increase is expected but remember our incomes are not. Thank you for your consideration in this matter.

### Rate increase

to: PremiumRateIncreases

09/26/2013 05:44 PM

I recently received notification of a 45.41% rate increase to my supplemental insurance plan. I am living on a fixed income.

I work hard to maintain good health, I exercise three times a week and at age 70 my risk factors are few but I refuse to become insurance poor.

Should the proposed rate go through, I will be forced to discontinue my coverage.

I will continue on the same path to maintain my health but will take my chances as I hope my demise will occur by a sudden infarct .

I can't help but wonder if these rates are a result of an opportunity by placing blame elsewhere to increase the \$\$.

### Individual Medicare Supplemental

to: PremiumRateIncreases

09/26/2013 10:00 PM

I am writing regarding the notice I received from CDPHP in which it states that they have filed a request to increase rates on my Individual Medicare Supplemental Plan F 50.72%. I am requesting that the NYSDFS either deny or drastically reduce the amount of their rate increase. Their individual Medicare Supplemental Insurance plans only became available to residents of western Orange County in early 2013. I realize that their initial rate offering was probably artificially low to attract customers to their products. However, I find it difficult to understand how they can justify in such a short period of time that an increase of over 50% is necessary to maintain their business.

I am a Medicare beneficiary who currently purchases my Individual Supplemental plan from CDPHP. I also volunteer as a HIICAP counselor and have great awareness as to how important it is to have Supplemental Insurance with Medicare. Furthermore, the vast majority of Medicare beneficiaries that I see for counseling are on limited incomes and paying for a Supplemental Insurance plan is often a hardship. When CDPHP began to offer their Plan F in Western Orange County at such a reasonable rate, it enabled many people to purchase a Supplemental Insurance plan or not have to drop the plan from another company that they could no longer afford. If the rate is allowed to increase at the 50.72% CDPHP has requested, many people will have to drop their Individual Medicare Supplemental Insurance coverage because it will be unaffordable. Many of the people I counsel have told me that when they don't have insurance or if copays are too high, they do not go to their doctors. If people stop seeking medical attention, this will lead to later detection of diseases and much sicker patients when they finally do go for help. This scenario can lead to greater costs for health care and, I believe, higher costs to the state.

Please help Orange County retain affordable Individual Medicare Supplemental Insurance. It is imperative that CDPHP not be allowed a rate increase of 50.72%.

### Individual Medicare Supplemental rate increase

to: PremiumRateIncreases

09/27/2013 09:31 AM

To: Health Bureau- Premium Rate Adjustments  
NYS Dept. of Financial Services

I am writing today to make you aware of the proposed CDPHP rate increase of 50.64%. I am steadfastly against this proposal.

Medicare takes care of 80% of my medical needs for \$99.90 a month. Why does CDPHP need three times that amount for 20% coverage. I am tired of of plying CEO pockets with tens of millions of dollars.

This insanity must stop...no increase for CDPHP.

I have received a form letter from CDPHP regarding their application for rate increase. I'm a senior citizen on Social Security Retirement. For them to raise my premiums by 50.64% it would be disastrous for me. I've already been advised by First Health Part D that they will increase my premium and my co-pay; a generic medication that I was getting is no longer readily obtainable by my pharmacist forcing me to get the brand-name version. Everything is going up except our SS payments. We seniors are being overwhelmed. Please reject this outrageous increase.

### Complaint Re: Request of CDPHP for 50.72 rate Increase

to: PremiumRateIncreases

09/30/2013 03:15 PM

To NYS Dept of Financial Services:  
Health Bureau Premium Rate Adjustments

This e-mail is to formally state that as a consumer I strongly object to CDPHP filing for a 50.72 % rate increase. It is excessive and without merit.

In light of all the confusion regarding so-called Obama-care and the impact on health care coverage costs it is impossible for the average person to be able to sort out and make decisions.

What we have been told is that the insurance companies negotiate with the health care facility and hospitals as to how much they have to pay them and that it has to be within keeping of what Medicare is allowed to pay in total. So when the supplemental insurance company does not make enough they are allowed to and do apply for rate increases. It is fortunate that in New York State they must apply for rate increases. At least we have that protection.

You don't make these laws or implement them, but you are the department that they must apply too. You are the Examiners and Actuaries who

will determine if a rate increase is even warranted. You are the ones who can prevent unfair amounts being sought and if an increase is granted, keeping it low. It looks like they set it high so they maybe will get half. In this instance half is still too much. That is not fair to people living on fixed incomes and paying for their coverages. Thank you for the courtesy of a reply.

Very truly yours,



**Prior Approval Submission**

**NYS Department of Financial Services**

09/30/2013 07:45 PM

To: PremiumRateIncreases

CDPHP Universal Benefits Inc.  
individual  
medicaresupplement

(This is a copy of letter mailed to you on 9/25/13) Good Afternoon, We just received a letter from CDPHP Universal Benefits, Inc. indicating that the March 2014 monthly premium for their plan F will increase by 45.41%. This is crazy and way, way out in left field. When we did our research last year they were the least expensive. Now they are telling us (in their narrative summary CAPD-129129871) that they basically didn't know what they were doing. More sounds like a ?BAIT and SWITCH?. Enticing 4200 people to sign up with a lower rate than their competitors. GOOD BUISNESS PRACTICES! If they(CDPHP) needs a rate increase grant them in smaller increases say 5% a year. +45% in one year is too much!



**Prior Approval Submission**

**NYS Department of Financial Services**

10/01/2013 12:35 PM

To: PremiumRateIncreases

CDPHP Universal Benefits Inc.  
individual  
medicaresupplement

I purchased a Plan F Medicare Supplement from CDPHP, effective 7/1/13. It is now only three months later (10/1/13), and CDPHP has already requested an enormous premium rate increase of 50.72%. I oppose this rate increase for several reasons. First, the percentage increase the company is requesting is way above the percentage increases that other similarly situated insurers request for their Med. Supp. policies. Furthermore, I was told that my premium would be in effect for one year. I will have paid the lower premium amount for only 8 months when the new rate becomes effective on 3/1/14. Finally, I'm sure CDPHP knew, at the time I purchased my policy, that they would be filing for a premium rate increase in the near future. Had I been informed about a proposed rate increase of over 50%, I never would have purchased my policy. In my opinion, if what CDPHP states in their justification is true, they should have priced their products more accurately from the beginning, rather than subjecting new policyholders to huge rate increases so soon after policy purchase. Perhaps, they need to hire better actuaries! I hope that you will take my comments into consideration when you decide whether to approve CDPHP's requested rate increases, in whole or in part. Thank you very much. I sincerely appreciate the work that DFS does to protect consumers.



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

## **DON'T increase our premiums over 45%**

to: [premiumrateincreases@dfs.ny.gov](mailto:premiumrateincreases@dfs.ny.gov)

10/03/2013 03:52 PM

I am a fairly new CDPHP member, and just joined in Aug. 2013. I get SSD, and don't have much income, like many other people on F (supplemental) insurances. I NEED it, and can't afford to NOT have it, but \$138.70 was affordable. AN increase of over 45% is NOT ACCEPTABLE!! I already pay for Part B and Part D. Nobody can afford that kind of outrageous hike. Most of us get barely 3% (or less) wage increase per YEAR and every other service & food prices around us is going up in a huge way. So what does the lower-middle American public do?? We barely make it paycheck to paycheck. I cannot afford this absurd increase every MONTH. I hope the DFS can come up with a LOW single-digit increase that won't shock the poor subscribers like that.

I realize that CDPHP will get an increase of some kind, but with 4,200 members and also being non-for-profit, you would think there is a way to bring that increase down to SINGLE DIGITS for their subscribers with a little (or a lot of) hard work.

If the premium goes up like CDPHP has asked, I will go to another F plan, just on principle. I read the explanation on the CDPHP site and they say they now have information that warrants this decision based on the last 2 years. Well, what if their membership goes DOWN because of this increase? What happens then?

Not every F plan has to be within a couple dollars of each other -(then where is the competition??) A couple plans out there must stand apart from the crowd and give people a lower premium and still be able to maintain.

If I had known this was going to happen, I would not have joined CDPHP which I thought was a friendly,

extremely competitive and helpful company.

Please really look at what they are asking for - read between the lines, and think about the over 4,000 people this will affect. If this was your Mom and/or Dad that was facing a huge increase, how would you feel? Would you not voice your opinion and demand a low, reasonable increase? I am not the only one holding my breath on this.

Thank you for your time.



### Individual Medicare Supplemental

to: premiumrateincreases

10/08/2013 01:50 PM

Dear Sir/Madam,

I am writing to voice my displeasure regarding CDPHP's requested 50% premium increase. I purchase my medicare supplement to help offset the medical costs that my stage IV cancer forces me to incur. I cannot afford to pay a 50% increase. Please think of the sick people living at the poverty line. Put yourself in my shoes and turn down CDPHP's request. Thank you for your time and attention.



### CDPHP PROPOSED RATE INCREASE

to: PremiumRateIncreases

10/22/2013 04:00 PM

Health Bureau-Premium Rate Adjustments  
NYS Department of Financial Services

My wife and I are both disabled, living on Social Security Disability income and pay \$104.90 each per month for Medicare coverage which covers 80% of our medical expenses, however we needed a supplement to cover the 20% balance. We currently pay \$137.90 each per month for CDPHP's Plan F Medicare Supplemental Insurance which is considerable for the amount they have to pay out compared to Medicare.

We recently received a letter from CDPHP about a proposed 45.41% increase, which is exorbitant and ridiculously high and will force us to either look for other insurance or do without. CDPHP's premium's are not that much lower than their competitor's but they do have a much more limited Physician base. We see no merit in their request for this high of a percentage increase and respectfully request that you deny or significantly decrease the amount of their requested increase.

We have never during the course of our working careers and especially since we have been disabled received a 45% increase in pay. We live very modestly and still struggle from paycheck to paycheck. This kind of increase would devastate us. Please DO NOT ALLOW THIS PROPOSED INCREASE TO CDPHP.

Thank you for your stringent consideration in this matter. Please help us and thousands of other disabled and senior citizens who rely on supplemental insurance to be able to take care of our medical needs keep it affordable.

### Individual Medicare Supplemental increase proposed

to: PremiumRateIncreases

10/24/2013 01:23 PM

Dear NYSDFS, I am writing to protest the proposed rate increase for individual medicare supplemental insurance issued by CDPHP UBI for an increase of 50.64%. As this request is deliberated, please consider the following: All business ventures involve risk. As a businessman, I could not possibly succeed if I raised my prices by 50% to "correct for past years" pricing." When pricing errors occur, I must honor them or risk losing customers , both because of the cost increase and because I did not honor my word. I am unable to turn to a regulatory body for an increase of 50% to mitigate my risk of past years' pricing. Where does that leave business responsibility? We live in a state with a 2% mandatory tax cap. Consider using that as a guide. Please use your authority to protect we, the subscribers, of continued double digit increases for our supplemental plans, particularly when the request is for 50% or is this just a tactic of asking for much more than is actually needed and then getting what is hoped for? supplemental subscriber....presently.