

Sept. 25, 2013

attention to: Health Bureau

I am a Medicare Supplement
Plan subscriber with CDPHP.

They are seeking a change in
premium rates for my plan as
of March 1, 2014 for an increase
of 45.41%. I find this to be
extremely high and it will be
difficult to maintain on a fixed
income for myself and many
others.

Sincerely,



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HEALTH BUREAU

SEP 26 2013

ALBANY, NEW YORK

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

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SEP 27 2013

ALBANY, NEW YORK

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%**.

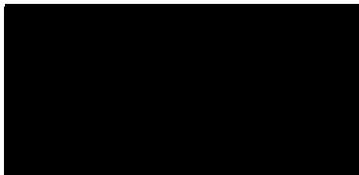
This is crazy and way, way out in left field.

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!

Thanks and have a FUN day,



Dear Sirs,

I am writing you about CDPHP plans to raise their rates by 50.64% beginning in March 2014.

That would certainly put a hardship on us because it would raise my rate from \$136.30 to approximately \$204.45. I pay both mine and my wife's premiums because she can't afford it. We are both on Social Security and I have my New York State Retirement Income. I think that raise would be exhorcissive. I ask that you reject this increase.

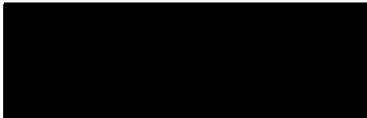
Thank You!!

Phone

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OCT 07 2013

ALBANY, NEW YORK


October 3, 2013

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

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HEALTH BUREAU

OCT 07 2013

ALBANY, NEW YORK

Re: Individual Medicare Supplemental (Part F)-
2014 CDPHP Proposed Premium Rate Increase

Dear Sir or Madam:

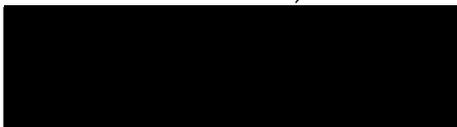
I would like to protest the 45.41% proposed rate adjustment that CDPHP is requesting for 2014 premium to their subscribers as indicated in CDPHP letter of September 24, 2013. I acknowledge that costs do go up annually; however, this increase is almost double the premium and would put me in great financial distress to this increase. I can understand an increase but not more than 10%-15% but this is almost double.

I am 63 years old and currently on Medicare Disability, and have Part A, B, & D and Medicare Supplement (Plan F with CDPHP.) I am on a monthly fixed income with Medicare Disability and between insurances (health & transportation), rent, utilities, food, clothing, gas, doctors visits, and 8 medications I have to take daily and chemo drug weekly. I cannot afford this increase. I find myself getting very worried and depressed not knowing how I am going to manage just everyday living expenses. I have worked two jobs since I was in my twenties, and paid into the system all my life. Now that I am at a disadvantage due to my health, I am not able to keep up with all the increases businesses are requesting. I was told I do not qualify for any assistance. For 2014, Medicare Part A, B, D and F premiums will all be increased but my income will not.

Please do not approve the 45.41% increase CDPHP is requesting.

I don't know if this letter will influence your decision or not, and I am sure there is a lot of people in my situation. I worked all my life planning for the future and this is not what I had in mind how it was going to be. Please consider my request.

Sincerely,



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HEALTH BUREAU

OCT-07-2013!

1,714 13775

10/2/13

ALBANY, NEW YORK

Gentlemen,

Received notification from ^{CDPHP} EDHP that they have applied for a 60.6% increase in my individual Medicare Supplemental insurance premiums to the NYSDFS! This is absurd! This is unfair to the aging consumers! This will increase my monthly bill from \$136.30 to approximately \$204.45 a month!!! When will I find these extra funds??? Will my Social Security benefits increase to cover this cost? HA! I think not.

I am totally disgusted. I went to the Office of the aging to get help to choose the right plan and this plan was on that was recommended. In addition to this, my "Well Care" plan is also increasing their rates.

The fleecing of the public by large Companies and Corporations is a disgrace to this Country. Since they have the same rights as any individual, let them figure out their problems just like every one else does. Too bad their income is going down. They had their hay-day!

Please stop this. Please deny CDPHP request. Thank you for your time.

Sincerely,

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HEALTH BUREAU

OCT 07 2013

ALBANY, NEW YORK


October 5, 2013

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

To Whom It May Concern:

This week we received a notice from CDPHP Universal Benefits, Inc, with whom we have **Individual Medicare Supplemental** policies, citing their request to you for a 45.41% increase in our premiums. We strongly object to such an astronomical increase and are asking you to refuse their request.

We are on a fixed income and an increase such as this would create a hardship.

Thank you for your consideration.

Very truly yours,



Sept. 30, 2013

Laura Kardas
Director, Member Services
C.I.P.H.P. Universal Benefits

I have learned that a decision had not yet been reached on changing premium rates. I hope this letter will change your decision. I am a widow, 90 years old. I live primarily on social security. Most of my bills are electronically paid. The balance left is \$248.00. I have to buy groceries and gas and sometimes clothing. I put some money away for taxes.

If you go ahead with your decision to increase payments I will be paying 68.00 more for this insurance which leaves me with 176.00. I am sure there are many seniors in my position.

I cannot view the narrative summary because I do not have a computer.

Whatever your reasons, do they outweigh my objections to them?

Respectfully,
[Redacted Signature]

Copy to:
Health Bureau
NY Dept. of Financial Services
Albany, N.Y.

HEALTH BUREAU
OCT 04 2013
ALBANY, NEW YORK

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HEALTH BUREAU

OCT 04 2013

Oct. 2, 2013

ALBANY, NEW YORK

NYS Dept of Financial Services

One Commerce Plaza

Albany, NY 12257

Individual Medicare Supplement
[REDACTED]

This is to file an appeal
to the rate adjustment being
requested by COPHP
for the 2014 year.

Most of us are on Medicare
DS, we have a very fixed
low amount. We also have
Medicare B to pay. We have
to have supplements to help
defray costs. We had a
rate increase last year.

We cannot afford a
51% rate increase, this is
absurd. Most of us would
have to not carry the
supplement. The law
was suppose to make insurance
affordable but requesting
a 51% rate increase
makes it impossible for
all recipients to carry
the insurance.

I would request that
this rate hike be denied
and left as is. The
amount of the increase wouldn't
even equal out to the amount
they pay out on a yearly
claim. Please consider
the medicine recipients
& deny this request for

an increase, please
consider all of our
issues & the fact that we don't
have the incomes for
housing, food + insurance
these rates would affect
us putting food on our table
buying medicine + not getting
health care,

Thank you



O

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

RECEIVED
HEALTH BUREAU

OCT 02 2013



September 24, 2014

ALBANY, NEW YORK



Dear Medicare Supplement Plan Subscriber:

CDPHP Universal Benefits,[®] Inc. (CDPHP UBI) filed a request for approval to adjust 2014 community-rated premiums with the New York State Department of Financial Services (NYSDFS). In keeping with state law, we are sending you this notice in advance of an anticipated premium rate change.

You have 30 days from when CDPHP submits its application, which we anticipate will be on September 24, 2013, to contact CDPHP or NYSDFS to request additional information about the rate change or to submit written comments to NYSDFS. You may also contact CDPHP to learn the start and end dates of the comment period. You can find contact information for CDPHP or NYSDFS on the reverse side of this letter.

Please specify **Individual Medicare Supplemental** on any written comments you submit. Comments submitted to NYSDFS will be posted to the DFS website, with personal identifying information redacted.

The NYSDFS can approve our rates as submitted, modify, or deny the rate application. If our filing is approved by NYSDFS, the change in premium rates for your plan as of March 1, 2014 will be 50.64%. The proposed rate adjustments are aligned to cover CDPHP UBI's claim cost increases and correct for past years' pricing.

CDPHP has prepared a narrative summary that provides a detailed, plain English explanation of the reason or reasons for seeking an adjustment. You may view the narrative by visiting the member page of our website at www.cdphp.com/members or www.dfs.ny.gov/insurance/health/prior_app/prior_app.htm.

You will receive details on your rates at least 60 days before your benefits renewal date. In the meantime, please don't hesitate to contact us with any questions at 1-855-220-5228 (TTY/TDD: 1-877-261-1164) 8 a.m. to 8 p.m., Monday through Friday.

Sincerely,
Laura Kordas
Director, Member Services
CDPHP Universal Benefits,[®] Inc.

Over, please

13-0998

[REDACTED]

September 30, 2013

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

I received the attached letter from CD PHP concerning proposed rate increase for the coming year. Purpose of this memo is to recommend your rejection of their proposed 50.64% rate increase.

Regards

[REDACTED]

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HEALTH BUREAU

OCT 02 2013

ALBANY, NEW YORK



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

September 24, 2014



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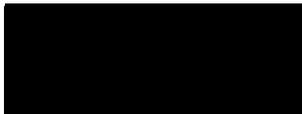
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Sincerely,
Laura Kordas
Director, Member Services
CDPHP Universal Benefits,® Inc.

Over, please



September 30, 2013

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

I received the attached letter from CD PHP concerning proposed rate increase for the coming year. Purpose of this memo is to recommend your rejection of their proposed 50.64% rate increase.

Regards,



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HEALTH BUREAU

OCT 02 2013

ALBANY, NEW YORK

September 29, 2013

Dear Sirs;

I am writing this letter to express my opposition to the proposed 58.73 % premium increase that is being requested by CDPHP. This rate hike will have a devastating effect on all INDIVIDUAL MEDICARE SUPPLEMENTAL customers like me who depend on this type of coverage to protect them from the possibility of financial disaster that catastrophic illness can bring. I see no justification for an increase of this magnitude due to the low rate of inflation and the miniscule raises in the Social Security cost of living adjustments. I am 72 years old and I have never been hit with a price hike like this by any company, public utility or insurance agency that I have ever dealt with. This is nothing more than price gouging. When I spoke to a company Representative to see if the information that I received was correct, which it was, She told me that the raise was for "anticipated price jumps in medical services next year". My question is how can anyone know what's going to happen next year?

If this request is granted, it will force people to drop their coverage. It will also make it less likely for them to seek medical treatment. This will turn small problems into big ones and this is unacceptable!! I am asking the members of this bureau to deny this increase and to limit any future increase to that of the rate of inflation and nothing more.

[REDACTED]

[REDACTED]

[REDACTED]

NY 13320

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HEALTH BUREAU

OCT 02 2013

ALBANY, NEW YORK

[REDACTED]

NYS Department of Financial Services
One Commerce Plaza
Albany, N.Y. 12257

Sept. 28, 2013

To Whom It Concerns:

On Friday Sept. 27, 2013 I received a very distressing notice from CDPHP insurance company that they wish to increase our Premiums 50.6% .

I hope that the financial services find this ludicrous, my feeling is they are out of their mind, in our case this would raise our premium \$137.94 a month to a total \$410.54.

My wife and I are in our 70s we have since we retired used what savings we had on one insurance or another. So please for the sake of all retirees tell them NO Raise.

Respectively

[REDACTED]

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HEALTH BUREAU

OCT 02 2013

ALBANY, NEW YORK

October 1, 2013

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

Re: Proposed Rate Increase

To Whom It May Concern:

This letter concerns anyone who has CDPHP as some form of health insurance. This past summer I chose CDPHP as my Medicare supplement. As of this past week upon receiving a letter from CDPHP advising me of their proposed astronomical rate request, I will now look elsewhere. How sad.

Please do not approve this rate increase of over 50%. How could that amount possibly be justified? The economy is still in the pits and most people are struggling to pay their ordinary household bills. Trying to stay even or maybe a little above is a real concern for many of us. CDPHP has a "Plan for Life" which now scares me. It is unaffordable.

Please send them back to the drawing board. Tell them to crunch the numbers and come up with a reasonable and affordable increase. Their request is just unattainable. Please say NO. Thank you.

Sincerely,

[REDACTED]

[REDACTED]

CDPHP UBI
Attn.: Member Services
500 Patroon Creek Blvd.
Albany, NY 12206-1057
1-855-220-5228
(TTY/TDD: 1-877-261-1164)

Health Bureau—Premium Rate Adjustments
NYS Department of Financial Services
One Commerce Plaza
Albany, NY 12257
PremiumRateIncreases@dfs.ny.gov

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HEALTH BUREAU

OCT 02 2013

ALBANY, NEW YORK

9/30/2013



This is outrageous
ACA was to lower rates
My supplement to part D has increased by 60%
now they are also asking for a large increase.

No way!



9/30/13

Health Bureau - Premium Rate Adj.
NY's Dept. of Financial Svcs.
One Commerce Plaza
Albany, NY 12257

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HEALTH BUREAU

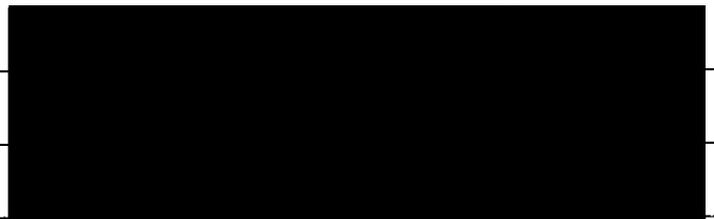
OCT 02 2013

Re: CDPHP UBE
500 Patroon Creek Blvd.
Albany, NY 12206

ALBANY, NEW YORK

I switched from EXCELLUS to CDPHP because their premiums were so much lower. This is an ind. Medicare Supplemental policy and pays ^{ONLY} 20% of the Medicare approved amt.

Now, they are asking you to approve a 50.64% increase! I expected a rate increase but that's outrageous. Please check this out carefully. Just wanted to weigh in - Sorry - no computer - can't afford the mo. INTERNET fee.



9/27/13

New York Dept of Financial
Services

I would like ~~additional~~ additional information about the potential rate ~~and~~ increase on mine and my husband policies; an increase of 50.64% seem offerly high; please send me additional information about this decission; also is this the standard for all subsidiary ~~rat~~ insurances?

Thanks for your intici-
pated response.

