

Respectfully submitting my concerns, for myself as a CDPAP consumer, and my PA.

My major concern at the moment is whether my beloved and 11-year working for me, PA, will lose her New York Essential 1 healthcare insurance plan.

She currently has a serious health condition and needs the coverage she now has.

It is unclear at the moment whether she will lose it because she has to take the mandatory crap free insurance or buy the crap paid insurance (she cannot afford and it is not worth it) that PPL lists.

If she were to lose her insurance, she could not continue to work for me. There are no PAs to find to replace her and I don't want to.

MAKE SURE SHE DOESN'T LOSE HER CURRENT HEALTH INSURANCE! GET AN ANSWER ON this and get clarity.

She cannot lose it because of some game that PPL plays to get write-offs or credits by offering two kinds of "fake" insurance:

The one that is mandatory if my PA works 130 hours or more a month (she does and I need her to work the full 42 hours a week I'm authorized for her.) and covers absolutely nothing. It's free but you get only preventive and very limited.

The other paid insurance (\$200 a month that she cannot afford on a PA salary) and \$6,300 deductible. What PA given the pay rates could possibly afford it, even if it was any good.

There are other issues:

Overtime: Not paid (it says on pay stub, over time but paid regular rate. So how can it be overtime?)

Holiday Pay: Not paid. Was told if you work over 8 hours no holiday pay? Seriously? This is against the law.

Poor communication: Impossible to reach. Do not call back. When you finally get someone, it is clear they are clueless about your question. Or, worse, they give you misinformation that is incorrect.

There is nothing to trust about this payroll company that seeks to act as if it is the company that assigns its hours (it is not; they have threatened other consumers and PAs who they told: No you can't work the hours you are working.)

They have inaccurate information on the web site; the app that they say is so great, doesn't work. Thankfully, my PA can use my phone for a telephony call.

Seriously, this company is totally incompetent; does not own its mistakes and always blames consumers and PAs; is backed by the DOH, who has not even shown one bit of oversight and believes whatever lies that PPL tells them.

From day one, when this company was selected, there have been issues: How could they be selected before the RFP period is over? Conflict of interest: The company (a contractor for DOH) that recommended PPL has a financial interest. How is that allowed?)

No transparency, starting with the 5-year, \$9 billion contract. Shown with redactions so you have no idea what they are responsible for delivering.

This is a travesty that must be stopped. We had an FI for 9 years; never late payment. Always on top of things from a legal perspective, etc.

PPL must be stopped or at the least augmented by FIs with real experience who know how to actually pay correctly and on time (PPL doesn't seem to understand split shifts or overlaps). And who actually care about the consumers and PAs.

I could go on as others will.

STOP PPL who has been fired by five states (And this didn't raise flags for Gov Hochul, who says she had nothing to do with the selection? Really? Who did? Cause they should be fired immediately.) and the people behind PPL have been sued for wage theft; the people behind the Leading Edge insurance company were convicted of fraud but wife still running it.

Fraud. Cheats. Liars. Incompetents. There aren't enough words to describe the horror that is PPL.

Thank you for your time and consideration.

Marlene Fedin

romainenyc@gmail.com

347-483-9767