



06/17/2012 01:10 PM

To premiumrateincreases@dfs.ny.gov
cc
Subject United Health Care rate increase

June 18, 2012

Health Bureau – Premium Rate Adjustments
New York State Department of Financial Services
25 Beaver Street
New York, NY 10004

Dear Sir:

I am writing you in response to a notice from United Health Care saying that they have applied to your office to for a rate increase of 17.2% to their 2013 rates for small groups.

I am sure I am not alone in saying that I think this is ridicules! There can be no excuse for such an increase. As it is, it goes up 5-10% every year, presumably with your permission but no one can suggest that they need a 17.2 % based on inflation rate or rising costs. I think one of the reasons that health care is so expensive is because the insurance companies get together with hospitals and doctors and agree on prices. If they would cut the prices then health care could go down, not up!!

From my experience with medical care, the prices are simply ridicules and there is an excessive amount of waste and fraud. No doubt you are aware. But to suggest this size increase is necessary is ridicules.

I hope you will not approve it.

Thank you for your time.

Sincerely,



Sent by: [REDACTED]
06/16/2012 07:40 PM

To PremiumRateincreases@dfs.ny.gov
cc
Subject RE: Health Care Premium Rent Increase

To Whom it May Concern:

Once again, as they do every year, United Health Care and Oxford are applying for a 17.7% rate increase in premiums for the coming year.

The excuse is that Health Care Costs are going up. Cost everywhere are going up, yet I know of no other business that yearly increases their rate 17% or more per year.

And even after one pays the absurdly high premium, companies like United Health Care use every excuse to deny one's claim, or pay as little as possible

This is a travesty. It is like a mafia protection racket, only without the personal touch and rather than getting a broken leg for not paying, one is bankrupted. Government costs have gone up but if taxes went up 17% a year can you imagine the outcry?

Please deny this proposed increase. If Health Insurance companies like Oxford and United Health Care cannot make money without gouging their customers, they deserve to go out of business.



06/18/2012 10:13 PM

To premiumrateincreases@dfs.ny.gov
cc
Subject oxford health insurance increase for 2013

Hello, I received the the notice from my health insurance, Oxford Health Insurance Inc, Oxford small group EPO product, about their increases for 2013 (%16.9 increase across the board). I want to voice my opposition to this, in case that might have any effect. It's a joke that the premium would go up that much, and I frankly see no reason for it.
thanks -



06/18/2012 11:35 PM

To premiumrateincreases@dfs.ny.gov
cc
Subject Oxford Health proposed increases

June 18, 2012

To whom it may concern:

I have received notice from Oxford Health/UnitedHealthcare regarding my small business EPO policy (which, in essence is my family policy as it is a sole proprietorship and employs just myself and my wife). 16.9% across the board for medical and pharmacy! For the record, my premiums are already north of \$1500 per month!

I am perplexed how this increase can even be under consideration. It is calling for this 16.9% rate hike (in addition to an additional 'hidden' 1.8% hike with state mandated autism and women's preventative coverage) after raising my rates more than 5% this past January and a whopping 19% the previous January! That's a 25% increase over the past 17 months already!

Surely this cannot be construed as fair. Surely I cannot assume my insurance provider's *legitimate* expenses have increased more than 40% over a 24 month period! Perhaps if our politicians and representatives were subject (in any manner or form) to anything even resembling the same coverage and premiums I am subject to the laws, restrictions and regulations would soon change.

I implore you to disapprove this rate increase and strive to establish and enforce regulatory action that keeps insurance provider's profits in check. Particular consideration should be given to small business owners and individuals, especially in these, the harshest of economic times.

Very truly yours,



06/18/2012 12:32 PM

To

cc

Subject NYS Department of Financial Services Consumer Assistance
Unit Inquiry

Our small business has a group health insurance policy with United Healthcare. Every single year, year after year, the insurer asks for and is granted outrageous premium increases ranging from 15 - 20% or more. We have just received notification that this year they are asking you to approve an 18.1% increase to take effect October 1st. Meanwhile, the all-in medical inflation rate (doctor visits, procedures, medications and hospitalization) has held steady at under 3% annually for the past several years. The economy is barely keeping its nose above water, and people and businesses are struggling to make ends meet. Why are these insurance companies exempt from the conditions that apply to everyone else? Respectfully, what are you people doing to protect us from them? How can you agree to such exorbitant rate increases? How does the "approval" process work, and why does it take place behind closed doors every year? Who at your department is fighting for us, and what are they doing to push back at the insurance giants' demands? Help! We're being priced out of the market!





06/18/2012 08:00 PM

To premiumrateincreases@dfs.ny.gov
cc
Subject United Healthcare/Oxford

Dear Friends,

We received notice today that our health insurer, United Healthcare Oxford, has requested a insurance premium increase for our small group EPO, for our coming renewal of 16.9%. We want to register our complaint about this sizable percentage increase.

To raise small groups/business insurance premiums so substantially is overwhelming, not only to small businesses, but to the individuals working for them, as the premium increases are passed along to the employees. The employees are not receiving increases in their pay, so by increasing the insurance premiums to this extent constitutes a pay decrease to the employees--a substantial decrease, in fact.

Please, please do not grant such a large increase to Oxford. Each year that we've had Oxford as an insurer the premiums have risen and the benefits have decreased. I understand a modest (3%) increase, but nearly 17% is financially frightening for our household.

Thank you for your attention and I look forward to hearing from Oxford that the coming increase will be much more affordable.

Sincerely,



06/18/2012 05:00 PM

To <premiumrateincreases@ins.state.ny.us>
cc
Subject OXFORD RATE HIKE -OUTRAGEOUS 16.9%

Kindly reject Oxfords 16.9% rate hike request . I know of no other industry who can raise rates annually at that absurd level to make insurance unaffordable for Americans

Please confirm.



06/18/2012 08:35 PM

To PremiumRateIncreases@dfs.ny.gov
cc



Subject UNHC/Oxford Rate Increase

To Whom it May Concern;

I just received notice that our small business Health Insurance Company (UNHC/United) plans to ask for a 17.2%

rate increase next year. I would like to voice my opposition to this plan very clearly. Year after year, the Insurance Companies

raise their rates and provide diminishing benefits to their customers. They like to cite the ever increasing cost of medical care, drugs, etc.

We all know that rising medical costs are a problem for America and its business- both large and small. Yet the truth is very simple.

The major companies such as UNHC/Oxford, Aetna, etc NET billions of dollars in profits every year. I am a small business owner and a Medical Provider.

I can tell you that we Physicians are seeing our fees go steadily down. The trend is to have the customers have "more skin in the game"; ie. they pay a

larger percentage of the costs. The Heath Insurance Companies have gradually shifted millions of dollars of their former expenses to the patients. They do so by

increasing the co-pays and increasing the deductibles at the start of the year. In addition, many of them practice in a very unethical way by trying to deny valid

claims. They also demand ever increasing control of the Physician's practice by requiring time consuming pre-authorization for many common tests and medicines.

Surely, the Insurance Companies are doing very well and are making record profits. They do not need an additional 17.2% increase at this time.

Sincerely;



PremiumRateIncreases@dfs.ny.gov

06/18/2012 07:20 PM

To

cc

Subject Re: Comments on Oxford Health Ins Health Insurance Rates Filings

I am a sole proprietor and my health plan already costs over \$500 per month. An 18.1% increase is astronomical, arbitrary and egregious. Please do not approve this increase. It will cause a great financial hardship for so many people. Health insurance plans are increasing their rates,copays and

deductible while decreasing their services and providing less quality care. How can this be good for anyone?



PremiumRateIncreases@dfs.
ny.gov

06/18/2012 04:37 PM

To

cc

Subject Re: Comments on Oxford Health Ins Health Insurance Rates Filings

I received notification from United Healthcare/Oxford on June 18, 2012 informing me that they are filing for a premium rate adjustment request for Oxford small group EPO product on June 15, 2012 with DFS for renewal dates 1/1/2012 - 3/31/2013 of 16.9%. These large increases are absolutely absurd and have become impossible for individuals and small groups to afford. Eventually only the very rich in the US will be able to afford health insurance. I am sure the paperwork these health insurance companies submit for your review will more than substantiate why they are requesting such large increases, however, in spite of their premium shortfalls against the amount they pay out to their members, it is way past the time that your department do everything possible to prevent these companies from raising rates by these exorbitant amounts. Based on the increase of 16.9 % our yearly premium will go from \$12,212.16 to \$14,276.02. Now it not like United Healthcare has not raised our rates substantially last year or the year before and are entitled to such a large increases. What is even more upsetting is as the premiums rise the benefits keep getting reduced. We are paying larger and larger co-pays and out of pocket expenses and it seems there is no end in sight. Something must be done at this point to prevent the entire health care system from breaking down. I am sure you receive many complaints and can only hope that you will not grant them the full increase they have requested for 2013 in spite of the fact that they may be able to justify their increased operating costs. I look forward to your comment.
Yours sincerely



06/19/2012 10:34 AM

[Redacted]

To "premiumrateincreases@dfs.ny.gov"
<premiumrateincreases@dfs.ny.gov>

cc

Subject 18 percent increase

To Whom it May Concern:

I just received a notice from United Healthcare Oxford NY that they intend to increase premiums across the board by 18%. This is outlandish and will make it untenable for me to cover my employees for their needed health benefits. Further, in light of the general high costs of employing people in this state, it will make me less likely to employ others.

Please try to dissuade the, for profit, insurance company from making this increase.
Sincerely,



06/19/2012 11:52 AM

To <PremiumRateIncreases@dfs.ny.gov>
cc <PremiumRateIncreases@ins.state.ny.us>
Subject FW: revised email to NYS DFS

June 19, 2012

Health Bureau - Premium Rate Adjustments
New York State Department of Financial Services
25 Beaver Street
New York, NY 10004

Dear New York State Department of Financial Services,

Upon receiving Oxford's letter dated June 15, 2012 regarding their application to raise premiums for 2013 at a rate of 17.2 % on EPOs and 29.4% on POS plans, I wanted to submit a written comment.

Due to the current economic situation, an increase in the premium rates by such a significant percentage would be detrimental to small non-profit organizations such as ours, which rely solely on investment assets for charitable contributions and operating expenses, and could force the termination of medical coverage in general for employees.

We have been satisfied with United Healthcare-Oxford coverage to date and hope that our comment will be taken into consideration.

Sincerely,



06/19/2012 12:22 PM

To PremiumRateincreases@dfs.ny.gov
cc
Subject Rate Increases

To: NYSDFS

Re: United Healthcare Oxford Insurance Rate Increase

Hello,

We are a small [REDACTED] in [REDACTED] and have been in business for 39 years. For the past few years, as everyone, we are holding on by a thread. I find it unconscionable that any insurance company could propose an 18.1% increase in medical insurance rates. I have always thought that insurance companies are bleeding this economy dry. The cost of insuring this facility, business owners insurance, the employees (medical, unemployment and disability), the vehicles etc., actually makes the insurance companies the highest paid employees of this business. The insurance companies are making far more than any of the owners or employees of this business put together. I can assure you, if we can even hold on to our current staff, no one will be getting an 18.1% increase in their pay in 2013. How can you possibly approve this? If anything there should be an 18.1% reduction.

Please, don't allow this increase to happen. There will only be more business casualties in this lopsided economy.

Thank you,



06/19/2012 10:09 AM

To

cc

Subject NYS Department of Financial Services Consumer Assistance Unit Inquiry

Our small business of 34 years, just received the notice from Oxford/United Healthcare that they are requesting a rate increase of 16.9% for 2013. We won't be able to provide health insurance for ourselves and our employees at this rate. I can't imagine that they [REDACTED] re that you require to be reasonable. Personally I have [REDACTED] who don't ever go to a doctor and yet we pay a fortune right now to cover the four of us monthly, \$1,818.43 and we still have to pay a \$50 co-pay to see anyone but our PCP. Are they trying to bankrupt the small businesses in NYC or what?



06/19/2012 11:10 AM

To premiumrateincreases@dfs.ny.gov

cc

Subject Bad rate increase

We just been notified that Oxford Health Insurance is applying for a 18.1% increase. That is unacceptable with virtually no inflation in the country. Why are they asking for such a huge

increase? The executives and shareholders make enough money from our medical premiums that this increase should not stand.

Please review and reject this increase.



06/19/2012 12:31 PM

To <premiumrateincreases@dfs.ny.gov>

cc

Subject Oxford Health Insurance small group EPO product requested increase

I am writing in connection with requested rate increases by Oxford Health Insurance as filed on June 15 which request approval for small group EPO products of 18.1% for the next year. Income is way down from my business and other small businesses in my area. An increase of this magnitude would likely make it unfeasible for me to continue to pay for health coverage for staff without significant contribution on the part of staff, and, quite frankly, would likely result in more uninsured employees of my business and similar businesses. We all understand that expenses go up. However, increases like these place a massive burden on employers and employees of small businesses and are likely to lead to more businesses simply choosing not to offer coverage at all.



06/19/2012 12:45 PM

To premiumrateincreases@dfs.ny.gov

cc

Subject Rate Increases by Oxford UnitedHealthcare

We have received a letter in mail dated June 15, 2012 from UnitedHealthcare "Oxford" about the estimated increase of 18.1% in the Health Insurance premiums for smaller groups.

While we strongly protest to this increase due to already high cost of living in the country and adverse income stream for the smaller groups.

Rather than reducing the premiums, it is amazing that such an exorbitant increase has been proposed.

We once again disagree and reject any such increase.

Thank you for your consideration of rejection of the proposed "estimated" 18.1% increase in 2013.



06/19/2012 12:03 PM

To "PremiumRateIncreases@dfs.ny.gov"



<PremiumRateIncreases@dfs.ny.gov>

cc

Subject United Healthcare Oxford Proposed Rate Increase 1/1/2013

To whom it may concern:

We just received our Notice of Premium Rate Filing from United Healthcare. The filing is for a 16.9% increase – frankly, enough is enough, this is an outrageous request. I am writing to express that this rate increase request is thoroughly scrutinized and that United Healthcare is forced to explain the need for this, other than to bolster their bottom line and the outrageous salary of their CEO.

I fully expect my elected representatives and State Employees to represent my company on this increase and understand I can move my business out of this State if costs like these are allowed to continue to spiral out of control.

Thank you.



06/19/2012 08:57 AM

To PremiumRateincreases@dfs.ny.gov

cc

Subject Urgent-Oxford Insurance Premium rate increase

Dear Sir/Madam:

I am holder of Oxford Health Insurance. It has come to my attention that they are requesting an 18.1% increase in premiums.

I performed some on-line research and had interesting findings. According to data viewed on a Y Chart document titled US Health Care Insurance Inflation Rate (http://ycharts.com/indicators/us_health_care_inflation_rate), the annualized rate reported May 12 was 3.58%. It appears a continued reflection of the inhuman greed of insurance providers request a premium rate increase 500% larger than health care inflation.

I trust with some regulation, the rapacious insurance industry can be reigned in and charge justified fees.

Thank you.

Sincerely,

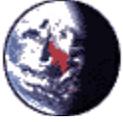


PremiumRateIncreases@dfs
.ny.gov

To

06/19/2012 01:39 PM

cc



Subject Re: Comments on Oxford Health Ins Health Insurance Rates Filings

We are simply flabbergasted by United Healthcare/Oxford's recent proposed increase in premium rates for small group plans. There is absolutely no justification for an almost 18% increase in premiums on top of the 18% increase last year. The DFS must stop allowing this gouging of consumers.



PremiumRateIncreases@dfs.ny.gov

06/19/2012 10:12 AM

To

cc

Subject Re: Comments on Oxford Health Ins Health Insurance Rates Filings

I just received a notice from my health insurance provider, Oxford Health Insurance. I am a sole proprietor who purchases small group EPO coverage for myself. (I am the only employee.) I am writing to kindly ask (actually, to beg) you to please make sure that Oxford is not allowed to raise its 2013 rates by as much as it is currently proposing (16.9%).

I understand that expenses go up every year, but this level of increase is very hard on small businesses and sole proprietors like myself. Every time I get my new rates, I have to determine whether or not I can afford to continue purchasing health insurance or take a chance on not having any. If the rates continue to rise as they have, I won't be able to be insured. I am someone who pays her taxes diligently and is a responsible citizen. I don't think it's too much to expect that I should have access to affordable insurance.

I do appreciate that NY State was able to reduce the amount of Oxford's premium increase last year from the ridiculously large increases it had been imposing in previous years, and I ask that you continue to control the greed of companies like this one. In the midst of a recession when many of us are struggling to get by, it is an insult to have health insurance companies (who are themselves making handsome profits) continually increase our premiums by large sums. While it may not seem like a huge increase to them, it is massive to me.

Thanks for reading this and considering it.





06/19/2012 12:18 PM

To PremiumRateIncreases@dfs.ny.gov
cc
Subject Premium Rate Adjustments-Oxford

To Whom It May Concern,

We have recently received a letter notifying us of an application for a premium rate increase on our Oxford Health Insurance. We have both an Oxford small group EPO product as well as a small group POS product. The increase asked for on the EPO product is 16.9% while the increase sought on the POS product is 29%. These increases would put a severe strain on our budget. We are a non-profit charitable organization and our mission is to contribute to charity, not pay for medical insurance. We appreciate all efforts to keep rates at the same levels, which already are very costly for a small group. Thank you for your consideration.



06/19/2012 11:26 AM

To premiumrateincreases@dfs.ny.gov
cc
Subject Oxford Health Insurance

Regarding the rate increase application for Oxford Health insurance and Oxford Small group EOP.

Oxford increases can not be approved by NY again. The annual double digit health insurance rate increases approved by NY DFS need to stop. Many states have taken a stand against this practice, some even had premium reductions in 2011, but NY has never taken a stand. As such business, including mine, will start to leave the state and relocate. It is simply too expensive to do business here. The fact is that Health Insurance Costs have not risen at the same rate as premiums have. Please stop simply rubber stamping everything Oxford puts on your plate.



06/19/2012 01:11 PM

[Redacted]

To <PremiumRateIncreases@dfs.ny.gov>
cc
Subject Comments on Oxford Health Insurance petition for premium rate adjustments

United Healthcare/Oxford Health Plans have notified us that they are submitting for an 18.1% premium rate adjustment for their small group EPO product for the upcoming renewal year. Please be advised that, as a [Redacted] we are subject to the 2% tax levy cap imposed by the State of

New York effective this upcoming fiscal year (7/1/12-6/30/13). It is ironic that one hand of the state government can cap our budgetary flexibility at 2% in order to protect the taxpayers, while another branch could possibly allow an 18.1% increase in an area that could potentially become the taxpayers burden, as 98% of our employees are taxpayers in this district. Considering our budget for fiscal year in question have been approved by the voters and spending capped to comply with the 2% levy mandate, any increase in health insurance will be passed along to our employees. This situation will exist with any entity falling within the 2% levy cap.



06/19/2012 07:08 PM

To premiumrateincreases@dfs.ny.gov

cc

Subject Oxford Health Insurance EPO product rate increase filing

To Whom It May Concern,

Please do not allow another increase by Oxford Health Insurance, Inc. for its EPO product.

As a sole proprietor, I have just received yet another annual increase in the health insurance premium for 2013. If they are already increasing my premium, how can you possibly allow another 17.7% increase over and above the planned 2013 increase?

Especially when the insurance coverage is not that good. They keep cutting back on services and prescription drug coverage, which costs me more out of pocket every year.

It's ridiculous. It's obscene. It's usurious. And it should not be allowed.

Yours very truly,



06/19/2012 03:13 PM

To premiumrateincreases@dfs.ny.gov

cc

Subject United Health Care Oxford Proposed Increase -- 18.1%

To Whom It May Concern:

Do you honestly think this is in the best interest of all concerned -- an 18.1% increase in health care benefits especially when so many people are still without work? This proposed rate increase is unconscionable. My small family of three (3) pays more than \$1200 monthly, and we are basically healthy people, just doing routine annual exams. I don't know what I will do if this becomes a reality increasing my monthly premium to almost \$1500. I'm curious, what do **you** pay for your health insurance? Granting this increase at this point in time will serve no useful purpose except to fatten the pockets of the health insurers. Think about what you will be doing by allowing this percentage increase, and how many more people in the United States will have to forego insurance for the other necessities in life...



06/19/2012 04:40 PM

To <premiumrateincreases@dfs.ny.gov>
cc
Subject Oxford Health Insurance - Small Group EPO

I hear they will be applying for an 18% rate increase for this product. That's unacceptable. Few people's income rose at that rate. Few businesses' income rose at that rate.

Did Oxford lose money?
Did they do an internal audit to find ways to cut their costs?

"Rising medical expenses are the main reason for the requested increase"

Perhaps some of the rising expenses are the increased rates insurance companies enact.

Would be a nice circle: Oxford A insures doctors and medical facilities and rapidly hikes their rates. Doctors then charge more to compensate for the increased rates. Oxford B insures patients and says they have to raise rates because doctors raised their fees.



**PremiumRateIncreases@dfs
.ny.gov**

06/19/2012 01:50 PM

To
cc
Subject Re: Comments on United Healthcare Ins Co Health
Insurance Rates Filings

Obamacare at its best...another renewal with double digit costs increase. All of government should be proud of the disservice they are giving small business of America. Get the government out of business maybe a free market could result in less costs and better service.