



06/18/2012 02:20 PM

To <premiumrateincreases@dfs.ny.gov>  
cc  
Subject comments on rate increase

To the Department of Financial Services:

I read with horror a proposed 26% rate increase for 2013 for our health plans. I also read with horror every time I open Oxford statement details of how much they do not pay the doctors or the labs at the same time they raise our family deductibles forcing the consumer who has coverage to pay in addition. The insurance companies need stop, or the NY government needs to stop them, or the small businesses in NY will be in trouble. We will not be able to hire an new employees, and puts current positions in jeopardy if we have increases like this to have to deal with.

Not to be lost on anyone, but this increase is over and above the ridiculous increases we have been forced to pay year after year after year for the last three years.

Please stop the insanity now.

Respectfully,



06/18/2012 03:29 PM

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

Dear DFS:

I am commenting on Oxford Health Insurance Inc.'s request for a 25.9% rate increase for the Liberty Network of the Oxford small group Metro product.

I fervently request this be denied.

Not only has Oxford raised the premiums on our company's health insurance 10 to 20% each of the previous 4 years, (since they acquired our previous provider, Healthnet, for \$570,000,000), they have also consistently raised deductibles, and reduced coverage for many typical tests. Furthermore, their parent company United Health, has seen an increase in their stock of over 300% in the past 3 years. America understands that the health system is not only complicated, but also one experiencing hefty inflation. However, United has capitalized upon reduced competition (primarily by purchasing 2 of their major competitors in our market), and is using this market share and power position to bolster profits, and underserve the NY customers.

Regards,



06/19/2012 10:45 AM

To <PremiumRateIncreases@dfs.ny.gov>

cc

Subject United Health Care (Oxford)

Dear Sirs:

In reference to United Health Care's letter to me dated June 15, 2012, advising that it would be requesting approval from you of a 23.3% increase in premium for my Oxford Plan, a plan which now costs \$1,926.25 monthly for couples coverage.

IT WOULD BE AN OUTRAGE FOR YOU TO APPROVE SUCH AN INCREASE, OR, FOR THAT MATTER, ANY INCREASE. IT WOULD BE OUTRAGEOUS AT ANY TIME, BUT, IN PARTICULAR, AT THIS TIME WHEN INDIVIDUALS AND SMALL BUSINESSES ARE SUFFERING FINANCIALLY, WHILE UNITED HEALTH CARE HAS ENJOYED OUTRAGEOUS PROFITS ON THE BACKS OF SMALL BUSINESSES AND MIDDLE CLASS INDIVIDUALS.

IT IS TIME FOR A DECREASE IN PREMIUMS.

THANK YOU.



06/19/2012 04:14 PM

To PremiumRateIncreases@dfs.ny.gov

cc

Subject Protest and Complaint against Unitedhealthcare Oxford

To Whom It May Concern:

I have recently been notified by Unitedhealthcare that the company has requested a premium rate adjustment for the Oxford small group Metro product for the period 7/1/2013-9/30/2013. In that letter, I was instructed that I could submit written comments to DFS.

As a small business owner who has provided my employees with individual health coverage for which I pay, I am very disheartened to learn that once again, our health plan premiums will be raised. Year after year, I have endured an increase, and I would not complain, if the rate of reimbursement on health claims did not reduce at the same time.

For example, my plan is renewed each year on September 1st, and in the past, yearly deductibles have

accumulated over the period from September 1-August 31. In September, 2011, I signed on to an out-of-network plan with higher deductibles. For a period of four months, my out-of-network claims were calculated on the basis of the usual and customary rate; however, beginning on January 1, 2012, my out-of-network claims were calculated at 140% of Medicare rates. I understand that that is now law, but at the same time, Oxford changed my calendar year for deductibles from January 1, 2012-December 31, 2012 and did not count any of my unre-imbursed claims accumulated from September 1-December 31, 2011. Effectively, I had to start over, and any out-of-network claims going forward would be calculated at the 140% of Medicare rate which of course, was a rate much lower than the usual and customary rate. I don't believe it was a coincidence that my calendar year was switched in midstream.

In my opinion, Unitedhealthcare Oxford has been given free rein to raise rates, and quite frankly, I don't understand how the company can claim that medical rates have gone up because it is rare and infrequent that they reimburse any medical costs. When considering granting Unitedhealthcare Oxford an increase, please think about the small business owners who will be the ones who feel the increase most.

Thank you,



06/19/2012 03:40 PM

To premiumrateincreases@dfs.ny.gov

cc

Subject Oxford Health Insurance, Inc - Oxford Small Group Metro Product

Hello,

We are in receipt of a notice regarding a "Premium Rate Adjustment Filing" by Oxford. Your email address was noted in this letter as a place to send comments regarding Oxford's requested 26.3% increase for next year.

Stephen Hemsley, the CEO of United Health Care, the parent company of Oxford, received a 24% pay increase last year. 1 year after Forbes named him the top paid CEO in the US. Perhaps his pay should be frozen, reduced or used to pay this increase for us. \$13.4 million, really? And that does not count the \$41 million he cashed out in stock last year. And we have a huge increase on the table that they will blame on health care costs when in fact it is the greed of the CEO and the other top executives who reward themselves for increased revenue. They also raised the dividend to stockholders. That is where this unjustified requested increase is going. I am relying on you, our state, to say, no, they are forcing small business in NYS to suffer, stay in recession, or consider moving out of NY with their unreasonable increases. They are single handedly bankrupting our future. Say no to anything above the CPI.

Thank you.



**PremiumRateIncreases@dfs.  
ny.gov**

06/19/2012 03:48 PM

To

cc

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

We are in receipt of a notice regarding a "Premium Rate Adjustment Filing" by Oxford. Oxford is requesting a 26.3% increase for next year. (their annual increases have been 13%-18% per year - I thought that was bad!!)

Stephen Hemsley, the CEO of United Health Care, the parent company of Oxford, received a 24% pay increase last year. 1 year after Forbes named him the top paid CEO in the US. Perhaps his pay should be frozen, reduced or used to pay this increase for us. \$13.4 million, really? And that does not count the \$41 million he cashed out in stock last year. And we have a huge increase on the table that they will blame on health care costs when in fact it is the greed of the CEO and the other top executives who reward themselves for increased revenue. They also raised the dividend to stockholders. That is where this unjustified requested increase is going.

I am relying on you, our state, to say, no, they are forcing small business in NYS to suffer, stay in recession, or consider moving out of NY with their unreasonable increases. They are single handedly bankrupting our future. Say no to anything above the CPI.



06/20/2012 10:49 AM

To "PremiumRateIncreases@dfs.ny.gov"  
<PremiumRateIncreases@dfs.ny.gov>  
cc

Subject Oxford Health Insurance - small groups

The proposed increase of 23% for 2013 by Oxford Health Insurance is quite simply, an abomination that will put small businesses and nonprofit organizations such as my own at the precipice of bankruptcy in order to continue providing health insurance for its employees. In my organization, our health insurance costs already represent approximately 12% of our annual budget which is ludicrously (and prohibitively) expensive. An increase of 23% will bring that closer to 14-15% of our annual budget.

Further, Oxford has nefarious billing practices including cutting off health insurance policies for organizations that pay a bill late. Though my organization has never paid a bill late, we recently got a notice saying that we owed \$900 from a readjustment to our policy that took place in March. We were not made aware of this readjustment until mid-June but apparently should have been prescient enough to pay extra in March?! We were told that they could have cut our health insurance then and there (over a measly \$900 in comparison to the close to \$900,000- \$1M we pay annually) for an expense they charged in March but did not make us aware of until June.

Where does it end?

I implore the New York State Department of Financial Services to OPPOSE and NOT approve Oxford Health Insurance's proposed rate increases for 2013.

Thank you for your consideration,