



06/20/2012 07:29 PM

[Redacted]

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

cc

Subject comment on proposed increase by Oxford Health Insurance
Inc. EPO Product

I am horrified by the proposed increase by Oxford Health Insurance Inc. EPO Product and I request their proposal be denied.

I pay a hefty fee each month that barely supports preventative care or care that prevents even greater medical costs ([Redacted] I had done so I wouldn't down the line have to have a [Redacted]). To request 17.2% increase has nothing to do with better care. It only has to do with bigger profits. Please stand for people first and not profit.

Thank you.



06/20/2012 06:01 PM

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

cc

Subject Proposed 18% Increase in Premiums for Oxford Health
Insurance

Dear Sirs:

I write as one of the many Americans who work for a small business and who pay for almost the full amount of their health insurance expenses. Right now, I pay \$16,320 per annum to cover my family of three (self included) with an Oxford policy. The company I work for pays another \$3900 toward the cost of the insurance. The resulting yearly premiums totals \$20,220. Not only is this an outrageous amount of money to begin with, but the policy cannot even be considered "of quality." There are absolutely NO out of network benefits. Physician copays are \$50; hospital copays are \$500 per day; outpatient surgery also has a \$500 copay. Many drug copays are \$50 and \$75. The policy does not include vision or dental benefits.

At what point does someone stand up and say "NO" to these bully insurance companies who collude, price gauge, and hold monopolies on something so basic a need. With 8+% unemployment, no one getting jobs let alone raises, why is it that insurance companies can randomly ask to raise premiums **another 18+%** on top of last year's 18%, on top of the year before's 18%.

I am a fortunate, educated person who earns a very nice living and still, my health insurance costs **17 percent** of MY salary. The proposed raise would bring the cost of this insurance up to almost \$24,000 per year, which will approach 20 percent of my salary. As I said, I am fortunate and can pay the amount and still afford the necessities of life. But the mean income of MANY people, at somewhere between \$40,000 and \$70,000, cannot sustain these costs (30%-50% of income). Will we ALL soon be forced to choose between food or shelter and health insurance, as the poor and elderly are forced to now?

SHAME ON THE INSURANCE COMPANY CROOKS! AND SHAME ON NEW YORK IF IT APPROVES THIS LUDICROUS RATE HIKE!

Sincerely,



06/20/2012 12:15 PM

To <premiumrateincreases@dfs.ny.gov>

cc

Subject Comment Oxford Health Small Business 17.2% Rate Increase

Attention: Health Bureau

It is outrageous that every year we have health insurance increases; all above the rate of inflation. Over the last decade we have seen increases every year, with the majority being over 10%. Next year, we are expected to absorb another 17.2 percent!

This is so far above any reasonable increase it is laughable. My doctor is not charging 17.2% more next year, my local hospital is not charging 17.2% more, by children's pediatric office is not charging 17.2% more. I demand to know who is? We cannot be expected to just accept this increase. A 17.2% increase does not in anyway reflect today's low inflation environment...interest rates are below 2%.

As a small business, we cannot just increase our pricing by 17.2%

and expect our clients to pay it. Are we supposed to stop offering health insurance to our employees?

I do not see how the New York Department of Finance Health Bureau can accept these rate increases. We obviously need a more competitive health insurance marketplace.

Sincerely,



06/20/2012 05:00 PM

To premiumrateincreases@dfs.ny.gov

cc

Subject Oxford Rate Increase

Greetings,

I received written notification from my health insurance provider that they are seeking a 17.7% rate increase for 2013. I am writing to implore you to deny their request. I am currently paying \$533 per month for health insurance through COBRA and am required to pay substantial copays for doctor visits and prescriptions. This is plenty!! I see this request as a way to raise the baseline on monthly premiums in advance of the upcoming changes due to the healthcare legislation. If they want to make themselves more profitable, let them work on reducing their administrative costs!

thank you,



**PremiumRateIncreases@dfs.
ny.gov**

06/20/2012 09:07 PM

To

cc

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

I am writing to protest Oxford/United Healthcare's proposal to raise its Small Group EPO rates by 17.7% when my plan renews in the third quarter of 2013.

I am a [REDACTED], a sole proprietor. My rates are about to go up by about \$104/month to about \$696/month for individual coverage with a \$2000 deductible-- catastrophic coverage. The deductible is so high that for all the years I've had this policy, it hasn't paid out a dime in benefits. Yet I look at spending \$10,352/next year (including the deductible), which does not even include the fees to out-of-network doctors I see who are not covered at all under the plan! Oxford/United Health Care make quite a good living off me.

I am in the unique [REDACTED] living from Oxford (which has not raised my fee as a [REDACTED] since 2002), as well as being a self-employed purchaser of its plans.

I find it outrageous that nearly every year, Oxford increases my premium roughly \$100/month; yet they have flat out rejected any sort of fee increase to me as a participating provider in the past 12 years. They CLAIM that their fee increase includes a 5.6% increase due to "increasing cost of medical services", however in 12 years, I have yet to receive even a cost of living increase from them. I cannot continue to pay such inflated premiums when my income does not nearly even keep pace with inflation.

In contrast to my difficulties paying for basic bills because of being exploited by Oxford/United Health Care, Bloomberg News reported in the New York Times on 1/19/12, that the net income of UnitedHealth Group (which owns Oxford Healthcare)"climbed 21 percent to \$1.26 billion" compared to the previous year, which "beat analysts' estimates, after the company gained members and controlled costs." They further report that "Profit for UnitedHealth...has exceeded the average estimate of analysts for 12 consecutive quarters."

UnitedHealth Group's own press release on 1/19/12 stated that it's "full year revenues... increased 8% Year-Over-Year"... and that it's "Optum (division) Revenues... Increased 21% Year-Over-Year."

United Health Group's CEO & Executive Director, Stephen J. Hemsley, the seventh highest earning executive in healthcare according to HealthcareExecNews.com, made \$10,810,131 in 2010-- that's nearly \$11 MILLION/year (two years ago)!!!

Oxford/United Health Group is doing very well, thank you very much-- because it bleeds consumers and exploits providers to death. Something has to be done to stop the takeover of this country by big business and monied interests.

We elect government officials to protect the public good. But the regulators have gotten into office by the good graces of the big corporations who pay for their campaigns, even more so now to the Supreme Court's Citizen's United ruling.

Please, NYS Department of Financial Services, restore some modicum of trust in government by regulating the corporate giants we sent you there to regulate, and protect the public before it is too late. Deny these outrageous regular increases.



06/20/2012 11:02 AM

To premiumRateIncreases@dfs.ny.gov

cc

Subject united health care insurance, inc

We have been notified by United Health Insurance, Inc and the Oxford small group EPO product that they are seeking an increase in our premiums by 18.1%. I would like to note that our coverage has not improved in the previous year and actually more and more

services are being eliminated; they are not covered by United Health Care and are being charged to us a deductible expense. I cannot think of any reasons why our premiums should be increased when service has gone down and the cost of living has not reason by anywhere close to 18.1%.

I would like to know on what basis they are requesting an increase.
thank you for your consideration.



06/20/2012 11:50 AM

To <premiumrateincreases@dfs.ny.gov>

cc

Subject Premium rate adjustment for UHC/Oxford for 04/13-06/13 renewals

We hope that given the most recent increase this year for small group HMOs that you will study very hard the increase requested by Oxford and not given them what they asked for and only approve at most an appropriate cost of living increase. After a 10% increase last year 16.9% is extreme.

I can't grow a business and pay all these taxes and premium increases and stay in NY.

Thanks.



06/21/2012 02:49 PM

To <PremiumRateIncreases@dfs.ny.gov>

cc

Subject Oxford rate increase

To whom it may concern

I was asked to respond to the rate increase of 18.1% proposed by Oxford United Health Care on its small group EPO product. This outrageous and egregious increase will most likely send me looking for another profit driven insurer (health insurance is a product!) who will proffer a bait and switch lower premium, just like Oxford did a year ago. I expect my next insurer will offer a lower monthly premium with increased co-pays and out of pocket expense, just like Oxford did when I switched from my previous carrier. Then, the following year they too will submit a request for a substantial rate increase. This is not a system, this is a racket and the American public is its victims. Anyone who thinks there's free choice here is self-deluding.

Sincerely between an rock and a hard place



To <PremiumRateIncreases@dfs.ny.gov>



06/21/2012 03:11 PM

cc

Subject Oxford NY Small EPO Subscriber UnitedHealthcare

Please turn down the request being made by Oxford NY see above for a rate increase of 17.2%. Each year for the past few years they have received rate increases without demonstrating any kind of cost containment. They continue to be inefficient, and simply pass on the expenses, that we all fell to their policy holders. It is out of control, and very unfair. I seldom use their services at all, and yet they hound all of us for rate increases.

Please make them prove they are justified--they can't do it--because they are not justified.



06/21/2012 12:35 PM

To <premiumrateincreases@dfs.ny.gov>

cc

Subject Premium Rate Adjustment

To Whom It May Concern:

The [REDACTED] is in receipt a notice from UnitedHealthcare Oxford to increase our current Medical and Pharmacy Premium by 18.1%. Our company would be significantly affected by an increase of this magnitude and we would have to adjust the benefits we offer employees accordingly. We do not have any other expenses that increase by 18% nor to any of our customer contracts have increases that are this high.

We appreciate your assistance in blocking this excessive increase.



06/21/2012 02:44 PM

To <premiumrateincreases@dfs.ny.gov>

cc

Subject Oxford Health Insurance, Inc.

This is in regard to Oxford Health Insurance, Inc. small group EPO product request for rate increase. I think it is unconscionable in this economic environment, to request a 17.2% increase. As a small business owner, I struggle to provide health insurance benefits and I want to continue to offer health insurance coverage to my employees, but how can I possibly afford to pay any more than I already do? My customers would certainly resist paying this kind of an increase for the services my company provides.

How is a small company to survive in business and continue to do the right thing for its employees?



06/21/2012 02:11 PM

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

This is in regard to Oxford Health Insurance, Inc. Oxford small group EPO product requested rate increase of 17.2%.

I strongly disapprove of any rate increase and if this obscene increase is approved, I will voluntarily discontinue my health insurance coverage. It is outrageous to ask people to pay these exorbitant rates, while raising deductibles, and arbitrarily denying valid claims in the hope that an unsuspecting insured party will pay and pay.



06/21/2012 03:31 PM

To <PremiumRateIncreases@dfs.ny.gov>
cc
Subject Oxford small group rate increase - 2013

I have received 2 different notices from Oxford Health Insurance, Inc regarding requests for rate increases for my company's medical and pharmacy premiums for 2013.

One notice shows an overall increase of 25%; the other shows an overall increase of 17%.

I object to even the mention of a 17% premium increase, let alone an increase of 25%.

The cost of health insurance is too high as it is, and Oxford is taking advantage of their position as one of the only group health carriers for 'Small Group' in New York.

This cost is too high for me to bear as an employer; and due to the recession, my employees will have to struggle to meet *their* share of payments.

The insurance companies have continuously raised their premiums while cutting back on benefits and payment amounts.

I am met with constant competition in my business and cannot raise my prices regardless of my cost of doing business. This is not true for these enormous insurance giants who operate in a virtual monopoly.

We are counting on the wisdom and impartiality of our government to control this vital aspect of our lives.

PLEASE HELP!

Thank you very much for your consideration



PremiumRateIncreases@dfs.
ny.gov

06/22/2012 12:08 AM

To
cc
Subject Re: Comments on Oxford Health Plans NY Health Insurance Rates Filings



Im not sure if I have an epo or a ppo-its the oxford exclusive metro plan/liberty network- but I got a letter that they are requesting a 17.2 increase for all medical/pharmacy above 2012. My current rate is \$524.19 per month. That would be an increase of \$90 per month bringing my monthly payment to 613.30. This is a huge amount of money per month and while the economy is slow and money is tight every dollar makes a difference. Its already a huge struggle to pay the rates I have and I would hate to have no healthcare but its becoming unaffordable.



06/22/2012 08:01 AM

To premiumrateincreases@dfs.ny.gov

cc

Subject Oxford Health Insurance - Oxford Small Group EPO Product

RE: Oxford Health Insurance - Oxford Small Group EPO Product

We received a notice of Premium Rate Adjustment Filing from Oxford Health Insurance, small group EPO product.

We are writing to let you know how devastating this proposed increase would be to our family as the requested rate increase is 16.9% and would make the health insurance rate prohibitive for our family.

Thank you for your consideration in this matter.