



06/22/2012 02:49 PM

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

Subject United Health Care Rate Increase

I received notification of United Healthcare's proposed rate increase of 17.2%. It is outrageous proposal's such as this that are putting small business out of business. Understand, this rate increase will lay off one staff member.

Say NO to this requested increase.



06/22/2012 12:34 PM

To <PremiumRateIncreases@dfs.ny.gov>  
cc

Subject Premium Rate Adjustments

To whom this may concern:

Given the state of the economy, I would have hoped that corporate America could show some loyalty, sympathy to its patrons.

This is certainly not the time for increasing premiums, and certainly not by 16.9%!

Can you convince me that you have done everything possible to find cost cuts and to use your revenue to deliver the best care to all?

Even then, raising premiums by such a large amount is just a painful idea.

Can everyone just accept some lower profits and shave bonuses, salary increases some to get us over this hump without increasing costs so much?

In case you have inferred it, I am very much against this increase. I am one of those who is unwilling to take the risk of expensive health problems without being covered but I haven't even tapped into my insurance yet and I've paid you plenty so far, so I resent the thought even more!

Yours truly,



06/22/2012 03:47 PM

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

Subject Proposed Rate Increase for Oxford/United Health Care

To the New York State Department of Financial Services/Health Bureau:

I have just received a notice from United Health Care that my company's health insurance premiums are proposed to be rased by 18.1% for 2013. We are insured under Oxford Health Insurance Inc. using the Oxford small group EPO product. I am writing to you as a small business owner, who pays for a portion of my employees' health insurance premiums. My family is also insured under Oxford.

This rate increase is unconscionable. My employees are already paying a significant portion of their salaries toward health insurance premiums, and cannot afford to pay any more. Nor can my business take on the burden of these excessive premiums. Over the last few years, the income of our business has decreased, while our health insurance costs have dramatically increased. Our employees have not had significant salary increases, and many of us have had our salaries cut, due to the poor economic conditions. Each year, we have had to choose plans with fewer and fewer benefits, and higher and higher co-pays and deductibles in order to keep the premiums within a manageable limit for our business and employees. If this increase goes through, even the most limited plans may be out of reach for our employees.

United Healthcare has stated that the increases are due to "rising medical expenses." Since the reimbursement rate to physicians has not increased, and individual co-pays have increased, it seems that the only medical expenses that could be increasing are the insurance executives' salaries.

I urge you to reject United Healthcare's request for a premium rate adjustment.

Sincerely



06/24/2012 03:49 PM

To premiumrateincreases@dfs.ny.gov  
cc

Subject Small Business Owner Objection to Oxford Health Insurance  
EPO Product Rate Increase for 2013

TO: Health Bureau - Premium Rate Adjustments, NYS Dept. of Financial Services

DATE: 24 June 2012

RE: COMMENT ON RECENT NOTICE OF INCREASE IN PREMIUM BY OXFORD HEALTH EPO

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I am an entrepreneur/CEO who started my own company [REDACTED] (based in [REDACTED] in August 2011 after a 15 year career in financial services.

I started my company because I could not find a job in financial services following the market collapse.

I decided that instead of collecting unemployment insurance and waiting for a job to come along, I would take control my own destiny and create a company to help other small businesses improve their performance.

I am making progress with my business plan and hope to be in a position to add additional employees later this year.

I am also an Oxford EPO customer who pays ~1,000 per month for my family with a \$10,000 deductible as part of a small business high deductible plan.

Healthcare is the highest fixed cost of my business.

The recent letter dated June 15, 2012 I received from Howard Margolies, Vice President Small Business New York, United Healthcare Oxford simply is unbelievable.

United Healthcare Oxford is seeking to increase my premiums by 18%, citing increasing healthcare costs.

Since starting my business, I have paid Oxford cumulative monthly premiums of ~\$10,000 and have incurred my own out of pocket deductible costs of ~\$5,000.

Oxford has incurred no healthcare expenses by having me as their customer.

I am their perfect customer - I pay them ~\$12,000 per year for catastrophic insurance since I will unlikely exceed my \$10,000 deductible

So why must I pay 18% more on my premiums?

I can't negotiate with them since I am a small business owner and do not have any leverage.

But you have leverage and should use it.

Look at how United Healthcare is doing financially in recent years.

United Healthcare has generated over 18% return on equity for the past several years.

It generates over 13% return on capital - which is more than its cost of capital.

This means they are earning more than what the equity and debt markets require them to earn.

Their net income margins have increased in each of the past 3 years.

Their stock price has gone from \$25 to \$60 in the last 3 years.

This is not a company that "needs" to pass on price increases to small business customers.

The data does not support it and if I am representative of their small business customers, they should be giving me an incentive to stay with them since their profit margins on me are obscene.

Please do not approve an increase in their premiums.

We are trying to get the US economy going and small business is a big part of this.

I am trying to do my part and would respectfully ask you to do your's.

Approving the increase would be a huge step backwards for all of us.

Sincerely,



06/22/2012 01:24 PM

To <premiumrateincreases@dfs.ny.gov>

cc

Subject health Bureau - Premium Rate Adjustments

To whom it may concern

██████████ has a health insurance plan with United Health Care Oxford and has recently been informed of a filing request to increase the premiums by 17.7% for 2012. This seems like an excessive increase in today's economic environment and I would like to protest such a rise.

Surely there is some measure of inflation that should apply.

Please let me know if there is something I can do about reducing the proposed increase.

Thanks for your assistance.

Regards



06/24/2012 04:27 PM

To PremiumRateIncreases@dfs.ny.gov

cc

Subject Attention - Regarding the Request of a Hike for Oxford EPO

I recently found out that Oxford Health Insurance, Inc. is filing a premium rate adjustment request for *of 16.9%* for 2013 for the Oxford small group EPO product. (This is in addition to the additional 1.8% adjustment mandated for autism and women's preventative coverage.) It is unbelievable that an increase of such high amount be allowed. This request should be evaluated carefully and not just given an automatic go-ahead. Our country is in deep turmoil and harsh economic realities. Health insurance can no longer be dubbed "health care" when CARE takes a back seat to CASH. Every year premiums have gone up. They went up in 2009, 2010, 2011 and now this ridiculous request of a 16.9% hike - unconscionable.

I hope that those responsible for decisions such as these will be more responsible and responsive to the needs of people - human beings - who are susceptible to the random conditions of ill health. This should be a primary consideration when determining what a fair and considered increase might be. NOT ALMOST 20% in one calendar year!



06/22/2012 02:36 PM

To <PremiumRateIncreases@dfs.ny.gov>

cc

Subject Oxford Health Insurance - Small Group EPO Product

I am writing with regard to the proposed 18.1% increase that Oxford Health Insurance is requesting for the Small Group EPO product, starting October 2013. Oxford is killing small businesses with it extremely high increases that it puts onto us year after year after year. With this 18.1% increase, this will be 6 years of increases at this level and higher. Our insurance costs have more than doubled in the last 5 years. Each year, at renewal time, the increases are so high (last year nearly 25%) that we are forced to increase deductibles and provide less and less coverage to our employees for more money. These yearly increases of nearly 20% are making it harder and harder for small business to survive. What little profits we make has to go into increase health care costs. These increases are overly excessive and have to stop.



06/21/2012 11:32 AM

To

cc

Subject UnitedHealthcare

UnitedHealthcare is up to their annual attempt to fleece their clients. Two years ago they requested and received a 25% increase in premiums, last year they requested 25% and received a 10% increase in premiums and this year they have requested 18.1% increase in premiums. This has to stop and stop now, where else in the state of New York do businesses get double digit increases in revenue for just being in business while reducing benefits. The state of New York needs to cap increases much like the city does with protected housing. The need for insurance is paramount to the well being of the states citizens, but the blind eye to the costs is causing great distress in the state. Please do something now and stop this.



06/22/2012 02:51 PM

To <premiumrateincreases@dfs.ny.gov>

cc

Subject FW: Oxford Health Plans (NY), Inc. HSA and HMO Metro Freedom and Liberty

To whom it may concern,

I agree with the statement made below, 18.1% are you crazy wh am I suppose to do. I have a rent, bills and kids under the age of [REDACTED] REALLY. If you need to get more money out of me, have the BIG WIGS give it to you. I'm just an everyday Joe working my butt off to survive, and you think this is will help me HOW?

Now if you decide to even pull health coverage away from the poor folks who are trying to make ends meet, how do you think YOU WILL make it. Think about that.

KEEP IT DOWN TO 00000% we need HEALTH COVERAGE for the ourselves and kids.

DISGRUNTAL MEMBER

To whom it may concern,

I've recently received a notice from my healthcare company, Oxford, informing me that they intend to increase our rates by 18.1%!! They asked that I write to this email if I object. Well, I most certainly and vehemently do object.

This is an outrageous increase. Not only is this unacceptable, I think that they should roll-back the rates. They do less and less for more and more each year. The only thing they want to spend the increase on is hiring more clerks to deny us coverage and lawyers to fight paying claims. I say this is preposterous!

If the DFS has any authority at all over these virtual monopolies, I strongly urge you to deny them ANY increase what-so-ever.

I ask you; when was the last time you got a salary increase? How much did you get? If you are anything like the rest of us, it was nowhere near 18.1%. If it wasn't for the fact they are virtual monopolies with millions of our dollars spent on lobbying for the ability to TAKE millions more of our dollars this kind of increase would be unthinkable.

Every single year they have imposed increases ranging from a low of 6% to as much as 24%---EVERY SINGLE YEAR!! They should not be allowed to do this and someone needs to stop them. A decrease commensurate to their decreased service is needed...at least 75%, by my judgment.

Do the right thing DFS and DENY them ANY increase.



06/24/2012 12:16 PM

To <premiumrateincreases@dfs.ny.gov>

cc

Subject Oxford Rate Request

I am writing as both a Broker and member of Oxford, United Health Care. I received a letter yesterday indicating that Oxford is requesting a premium increase of 18.1%. This increase is outrageous. In our economic times I cannot imagine anyone getting an 18.1% increase in anything.

As a small business owner my yearly projections are down 6.5%. I do not see how I can continue in business when profits, salaries and benefits are going down and our medical insurance is rising double digits. This increase does not come with any

additional benefits, if anything the costs will go up monthly and the services will do down.

I am pleading with you to not grant Oxford this increase and to make them do what I am forced to do and tighten the belt on spending and use the money we have wisely. It is these costs, along with taxes that will drive small businesses out of NY.

Sincerely,



06/22/2012 12:13 PM

To premiumrateincreases@dfs.ny.gov

cc

Subject Oxford Health Insurance, Inc and Oxford small group EPO

My comments are in regards to the proposed increase of 17.7% in Oxford Health Insurance, Inc. and Oxford small group EPO. I was pleased with the approximate 3.8% increase in health insurance this year compared to the 7.3% last year. While I understand the argument of rising medical expenses, including increases in the cost of medical services, if we increased our prices at our small business by 17.7%, we'd watch our client retention rapidly drop. How can a small business withstand these increases? This year, I am spending 15% percent of my middle-class income on my son and I, only to wait for the large increase next year. That will come out of my food budget; for we cut the "fun" part of the budget out long ago. I have been guilty of criticizing my peers who don't have health insurance, arguing that if they can't afford it, they should eliminate some of the luxuries in their lives and pay for health insurance. I've stopped criticizing. As of now, they truly can't afford it. I can't help but wonder about the prices that continue to dramatically climb. I suspect we will see many of our middle-class consumers, currently attempting to pay for these high premiums, on state funded health insurance or no health insurance at all.

Sincerely,



06/22/2012 10:35 PM

To premiumrateincreases@dfs.ny.gov

cc

Subject Comments on United Health Care Premium Rate Adjustment Filing

We received notice that United Health Care/Oxford is looking for an 18.1% increase in medical and pharmacy premiums when our policy comes up for renewal October 1, 2012. We had a huge increase last year, yet each year we get less and less for our money. We now have added expenses for standard treatments like sonograms that used to be covered, doctors we have used have left our plan and others no longer take new patients and we are further penalized in terms of

cost and services by being a small business owner seeking a decent plan. Thus, we strongly protest United Health Care's seeking an increase of this level-let them improve the way they administer and cut costs on their bloated bureaucracies rather than just keep adding more expenses and passing them along to us with, we suspect, higher margins. We pay \$1100 per month for two healthy people and it is draining our resources disproportionately; something must be done to get them to run better and allowing an 18.1% increase-or anything more than maybe 3-5%-is outrageous.

Thank you for your attention,



06/22/2012 04:49 PM

To PremiumRateIncreases@ins.state.ny.us

cc

Subject Comment regarding Oxford Health Insurance Inc. and Oxford small group EPO Rate Increase

To whom it may concern;

Inasmuch as Oxford is once again requesting an outrageous 16.9% increase, it is incumbent upon the NYS Department of Financial Services to deny their request. It is patently absurd to accede to Oxford's request. Last year, Oxford tried the same tactic. Fortunately, the DFS denied it then. I hope that this year again saner minds will again prevail and Oxford's request will be denied.

My income did not increase 16.9% this year and if I tried to raise my prices 16.9% I would have no customers. Thank goodness that the DFS can stand in opposition to Oxford's outrageous request.

Thank you in advance,

Sincerely,



06/23/2012 04:11 PM

To PremiumRateIncreases@dfs.ny.gov

cc

Subject Small Business Increase

Dear Sirs/Ms:

I am writing to express my outrage at the proposed increase to small business rates proposed by OXFORD. It is patently absurd to believe that in a period of business downturn that this company can even express a wish for an 18.1% increase. Obviously, this is a "trial balloon" on their part so that their real increase looks SO much better. The fact that they have the temerity to even propose 18+% as a trial balloon is beyond comprehension. Do they think my receipts have

increased by anything given the business climate we are in ???

I am adamantly opposed to this overly cynical approach to a public review of Oxford's request. I am further opposed to any increase to this company - on this basis alone.



06/22/2012 04:02 PM

To <premiumrateincreases@dfs.ny.gov>

cc

Subject Oxford Health Plans (NY), Inc. HSA and HMO Metro Freedom and Liberty

Dear DFS,

I oppose **any** rate increase for Oxford Health Plans (NY), Inc for the HAS and HMO Metro Freedom and Liberty plans.

This company has proposed a 18.1% rate increase without explaining their reasons in the letter that was sent to me.

I realize that there is a cost for healthcare, and I understand I have to pay for it. However, these arbitrary rate increases (year after year) are over the top.

**Please listen to me and deny this outrageous rate increase.**



PremiumRateIncreases@dfs  
.ny.gov

06/23/2012 07:57 PM

To

cc

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

Please do not approve the premium increase requested by Oxford Health Insurance and the Oxford small group EPO product. This increase is not so much about rising health care costs, as it is about raising our rates as high as possible before ObamaCare kicks in 2014. From what I understand comes 2014 they will be limited as to the amount they can raise our premiums, so they are trying to get as much money as possible before that time. The salaries of Oxford execs should also be heavily regulated. There is no reason for any Health Insurance exec to be earning over 1 million dollars. It's obscene and I don't understand why the government is not regulating salaries. The money that Oxford actually pays to the health care providers I use is miniscule and the co-pay I pay to the doctor is more than they receive from Oxford. I just

can't afford to pay anymore for health insurance and an increase of over \$100 is unfair and unjust. Please do not approve the 17% plus increase that Oxford is requesting as I will no longer be able to afford health insurance. Please do not allow Oxford to increase their executives' salaries at our expense and please do something to help the consumer to protect themselves against the abuses of the Health Insurance industry.



**PremiumRateIncreases@dfs.ny.gov**

06/23/2012 04:12 PM

To

cc

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

For 2012 premium rates, Oxford had requested an average increase over 2011 rates for EPOs of 12.6 percent. Your Department approved an increase of only 1.9 percent. This cut is similar to the cuts your Department made to other Oxford premium rate requests Oxford made for 2012.

Now, Oxford is requesting a 17.2 percent increase for my EPO plan for 2013. In other words, Oxford is asking for an increase of 4.6 percentage points over last year's request, even though your Department determined that Oxford's request for 2012 was 10.7 percentage points too high.

What more needs to be said?

Please respond to Oxford's 2013 requests in a manner similar to your Department's actions on the 2012 requests.



06/22/2012 01:01 PM

To

cc

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

It is an outrage that Oxford Insurance/United Healthcare is requesting an increase in premium for small group subscribers of 17.7%. What if the grocer or the electric company raised prices that much? We'd be going hungry or sitting in the dark!

Do not allow this exorbitant rate increase to go into effect; it would be a disgrace, especially at a time when small companies are struggling to stay afloat. The end result is that their employees would be penalized by a cancellation or severe cutback in their medical coverage.



**PremiumRateIncreases@dfs.ny.gov**

06/22/2012 11:35 AM

To

cc

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



A 17.2% increase in premium is NOT supported by the income statements of United Healthcare ticker symbol UNH. According to the current financials of this company obtained from TD Ameritrade they show a 30% increase in income for 2011 and project a 12% increase in income for 2012 with earning per share of \$4.81 and one billion shares that is 4.81 Billion dollars in profits. They used Obamacare as an excuse to raise rates >15.2% already. This is only 2 years ago. This is way beyond the inflation rate and is detrimental to any and all businesses operating in the state of NY. We can not absorb these costs and there is no justification for a rate increase that will force higher unemployment. Enough is enough!



06/22/2012 09:27 AM

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

Subject Oxford Health proposed increases

As the owner of a small business or [REDACTED] and as a CPA, I am stunned by United Healthcare's proposed 17.2% rate increase. If the intent is to crush small business, I could not think of a better way to do it. I am one employee at a nine. I currently pay over \$25,000 a year just for my own family's coverage. My wife had an outpatient surgical procedure yesterday at a local hospital and had to pay a \$500 co-pay. And now a 17.2% increase is being requested? It is rare that I am at loss for words, but this is one of those instances.

I realize that medical costs are out of control. I also know that the billions in corporate profits and excessive executive pay to which my premiums contribute are a travesty and create feelings of very deep anger and resentment. Our health care system is broken, due in no small part to companies like United Healthcare who put creating corporate profits above the health and well-being of those they purport to serve.

United Healthcare is a shining example of what is wrong in our health care system, and in the economics of health. Their corporate greed has played a huge role in keeping the United States so far behind the rest of the world when it comes to healthcare. Imagine if they actually had a mission related to the health and well-being of those they served? I bet they'd still make a pretty good profit. The only consolation I taken all this is that as a CPA, I know that when economic systems are out of balance, they either rebalance her collapse. Personally, I look forward to the demise of our current system. It's not working.



06/22/2012 12:30 PM

To PremiumRateIncreases@dfs.ny.gov  
cc

Subject Oxford small group EPO product



I am writing in response to a correspondence I recently received indicating that Oxford insurance is looking to increase my premium by 16.9%. This is a huge increase which certainly does not match any sort of increase in my earnings (this is a hard year financially and I am working to be able to pay my premiums) . I am having trouble even using my insurance because the co-pays have gone up so much. Every year the coverage diminishes but the premium increases. How can this continue? I certainly hope you will take a good look at this and insist that the profit margin be trimmed and cost saving measures be taken. Small business people are struggling as it is without this kind of stress - which clearly does not lead toward health. Thank you



06/24/2012 11:23 AM

To <PremiumRateIncreases@dfs.ny.gov>

cc

Subject Oxford notice of rate increase

Dear Sirs,

I am a small business owner and I strongly object to the request by Oxford Health to raise their rates by a staggering 18.1%. As an Oxford small group member we have seen increases over the past five years that have increased our rates by about 65%. At the same time our deductible has skyrocketed to where we pay the bulk of the costs out of pocket. Example: an employee needing PT pays \$50 and Oxford pays \$15 and though the policy calls for 60 visits Oxford approves 8. Another example is the ongoing denial of coverage for a host of popular drugs used by our group.

In fact, every medical professional used by our group complains that Oxford (United Health Care) has reduced payments for the exact services from year to year. So how can Oxford say, with a straight face, that they need an increase due to the rising costs of medical expenses???

I strongly urge the State Regulators to deny this request. It is simply full of misleading facts and figures. Moreover this will hurt small business owners and their employees and will certainly add to the economic problems facing the State of NY.

Very Respectfully,



PremiumRateIncreases@dfs  
.ny.gov

To



06/25/2012 11:19 AM

cc

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

My small business will not be able to continue insuring ourselves if DFS approves the increase requested by Oxford. We already have the high deductible plan, and may not even receive any benefits this year. Continuing to allow these rate increases, which I think are happening quickly to take effect before the exchanges in 2014, is unconscionable. If we cannot afford our insurance, we become part of the problem. Keep Oxford's profits in line with our costs! Don't sacrifice small business owners to enrich large companies.



**PremiumRateIncreases@dfs.ny.gov**

06/25/2012 09:24 AM

To

cc

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

I am baffled by the concept that it is OK for health insurance premiums to go up by 17% each year. The rates are barely affordable now, but will be prohibitive in another year or two. I don't believe that the insurance companies are simply passing along the increased costs. I think they are trying to increase profit margins as well.

While I am a big believer in the free market system, I think that insurance companies have the ability to increase prices and there is little that small business owners or individuals can do about it.

Since I was "asked" by the insurance company in their rate increase notice to comment, I thought I'd take this opportunity to do so. While I'm sure it won't make a difference, I wanted to let you know how I feel -- strapped and frustrated. I'm not sure how "Obamacare" is supposed to make health insurance more affordable. I haven't seen it yet.