

JUN 21 2012
HEALTH BUREAU
NYS OFFICE

June 19, 2012

Dear Sir/Madame,

Health Bureau Premium
Rate Adjustments
New York State Dept. of
Financial Services
25 Beaver Street
New York, N.Y. 10004

RE: Proposed Rate Increases for the United Healthcare/Oxford New York Small Group Direct Plans, specifically the Oxford Exclusive Metro/Freedom Network Plan (an EPO plan) and the Freedom Gated Plan (a POS plan)

Dear Sirs/Madame,

I am writing to protest the rate application that Oxford filed with the NYS Insurance Department on June 15, 2012. In this application, Oxford proposes raising the rate of our current EPO plan by 17.2% and the rate of our current POS plan by 29.7% at our renewal in June of 2013.

Every year for as long as I can remember Oxford has increased our premiums for the EPO plan by double digits. For 4 of the past 5 years in particular, our premiums have increased as follows:

In June 2008 - 17.50%
In June 2009 - 18.00%
In June 2010 - 18.00%
In June 2011 - 17.72%
In June 2012 - 2.00%

As a small company, and as individual single employees who have to pay 30% of their premiums (and personally as someone who has to pay 100% of the family portion of my premium in addition to the 30% of the single premium), we find these constant double digit increases to be a hardship as well as just plain unconscionable. We cannot understand how, in this economy when people are struggling, have had their hours cut or their salaries cut, an organization can continue to increase their rates in this manner. What employees are getting 17% or 29% increases in their salaries? Certainly no one at this firm!

Raising premium rates like this, when cost of living raises are barely at 2%, is not going to fix the health insurance problem in this country - it's throwing more money at a problem hoping to fix it when all it does is make it harder and harder for people to afford insurance.

I respectfully ask that you do not allow Oxford to increase their premiums

by this much and ask them to instead hold their increases to single digits, if anything at all. For once I would love to open up that renewal letter in May and be able to say to myself "Oh wow! No increase AND we get to keep the same plan with the same benefits".

Thank you for your time.

Sincerely,

A handwritten signature, possibly the name "O", is written in black ink below the word "Sincerely,".

June 21, 2012

JUN 22 2012
HEALTH BUREAU
N.Y.C. OFFICE

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

To Whom It May Concern:

The [REDACTED] of Manhattan, is celebrating its 100th anniversary this year at this location. The [REDACTED] originally started the [REDACTED] in 1824 in the “Five Points” area of lower Manhattan, and after being in other locations in the ensuing years, the [REDACTED] was built here in November 1912.

The [REDACTED] operates on a very tight budget with many services provided to the community: [REDACTED] offers a [REDACTED] lunch three times a week serving as many as 150 people per day; [REDACTED] also has a clothing bank, food pantry, shower program, social services, and training programs for unemployed or marginally employed people.

The [REDACTED] also has a [REDACTED] for 20 [REDACTED] ages three and four years old. In addition the [REDACTED] serves as a [REDACTED] for four [REDACTED], two [REDACTED] [REDACTED] Anonymous meetings twice a week, and other activities.

For many years, the [REDACTED] health insurance plan was through **Empire Blue Cross/Blue Shield**, and this plan covered six employees: the [REDACTED] (building super), the [REDACTED] administrator, day security/receptionist, night security/receptionist, the [REDACTED] director/head [REDACTED] and the assistant [REDACTED]. The [REDACTED] pays the premium for the [REDACTED] administrator, and two security people; the [REDACTED] pays the premium for their two staff members covered under the plan.

In March 2012, due to the very high rate that Empire proposed for the new premiums starting April 2012, we changed to United HealthCare/Oxford Health Plan, which was less expensive, and the co-pays were more reasonable for our staff to meet if they needed medical treatment, tests, medications, etc. Therefore, we were very surprised about the proposed increases for next year, and **we strongly object to the proposed increases effective 4/1/2013 of 17.2% in medical premium and 17.2% in pharmacy premium over the 2012 rates.**

Please advise if you need additional information about the [REDACTED] and what other opportunities we will have to register our objections to this drastic increase before it is finalized.

Thank you,

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

June 21, 2012

Dear New York State Insurance Department,

On June 15, 2012 we were notified that next year United Healthcare will seek a rate increase of 18.1 % over the 2012 medical premium.

This increase comes on top of similar increases made in 2011 and 2012. The premium for a single person was \$367.20 per month in 2010. It is projected to be \$667.15 per month in 2013.

If this increase is approved, our healthcare cost will have increased **+81%** in three years.

I wrote a nearly identical letter last year and received a form letter reply. Don't you think that runaway insurance costs, which are regulated and approved by the state, deserve more attention than that?

[REDACTED] cannot afford this. Our employees cannot afford this.

This is real money. Simply put, out of control costs will cause us to remove our business from the State of New York once our lease expires, and possibly even the United States of America.

Sincerely,

[REDACTED]

Health Bureau - Rate Adjustments
25 Beaver St.
New York, NY 10004

RECEIVED

JUN 22 2012

HEALTH BUREAU
N.Y.C. OFFICE

Dear Health Bureau Folks,

I'm writing in reference to United Health Care's request for an almost 17% increase in my health premiums next year, as a member of an Oxford small group EPO managed by United Health Care, and given to the Author's Guild.

First, I'm enclosing an article I wrote for the Washington Post this past February, describing the already high premiums, cutbacks on service, increase in co-payments and overall backbreaking expenses that are being passed on to members of this plan.

Second, I'm hoping (we can always hope, right?) that not only will you strike down this request for an increase, you will force this company to lessen the co-pays that keep going up each year.

I know you've received many responses to this rate increase, so I guess I'll let the Washington Post article speak for itself.

Many thanks. [REDACTED]

[REDACTED]

June 15, 2012

OBJECTION 6.19.12

1. WITH U.S. SUP. CT. DECISION OBAMA CARE
2. ALREADY SUBSIDIZED BY COPS. TO HIGH
3. PREMIUM HIGH. SHOULD BE EVERY TWO YRS. NOT EVERY YEAR ²²⁷³⁷²
4. UNITED H. PROFITS EXTREMELY HIGH
5. RATE INCREASES REALLY DEEP OUT

REC



JUN 22 2012
HEALTH BUREAU
NYC OFFICE

Notice of Premium Rate Adjustment Filing
THIS IS NOT A BILL

Dear [Redacted]

Thank you for allowing UnitedHealthcare to serve your health benefit plan needs with our Oxford products.

In New York, proposed premium rates for small group plans are filed with the New York State Department of Financial Services (DFS) annually.¹ Our annual proposed premium rate adjustment filings are typically filed in June for the next year's renewal rates.

We're writing to let you know that Oxford Health Insurance, Inc. is filing a premium rate adjustment request for the Oxford small group EPO product on June 15, 2012. We are sending this notice to you (and your group) to inform you of our rate adjustment request and give you the opportunity to provide comments to DFS or ask us or DFS for additional information. Requests for information and comments must be submitted within 30 days from the date of our rate filing.

What we are requesting

The chart below shows the percentage increases we are requesting for medical and pharmacy premiums.

Renewal Date	Estimated Increase Over 2012 Medical Premium (%)	Estimated Increase Over 2012 Pharmacy Premium (%)	Estimated Increase Over 2012 Total Premium (Medical and Pharmacy) (%)
1/1/2013 – 3/31/2013	16.9%	16.9%	16.9%

↳ UNNECESSARY TOO HIGH

What you need to know

An approved rate change will affect 2013 renewal rates. *Your group does not need to take any action or change payments at this time.*

You will receive a second notice about your 2013 renewal rates after the Superintendent of Financial Services makes a decision on our rate adjustment request. The second notice will be sent at least 60 days before the rate change effective date.

¹ In rare instances, rate applications may be submitted more than once a year.
NY-12-582-i Initial Notice.docx
NY-12-582-i_Q1-13 Oxford NY Small EPO Subscriber -