



July 14, 2012

RECEIVED
JUL 20 2012
HEALTH BUREAU
N.Y.C. OFFICE

Health Bureau-Premium Rate Adjustments
NYS Department of Financial Services
25 Beaver St.
New York, NY 10004

To Whom It May Concern:

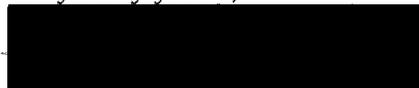
I am writing to state my opposition to the proposed 18.1% premium increase for Oxford Health Care premiums for small group plans for renewal dates for 10/1/2013 - 12/31/2013. Oxford's proposal is unconscionable. They want to take advantage of small businesses that are already struggling to meet increased costs in every area of business.

In this economy, a company such as Oxford does not deserve nor can it justify such an enormous increase in rates. Small businesses cannot afford an 18.1% increase on top of already significant medical premium costs. The result of such an increase will be a disaster. It will surely put many small businesses out of business. The remaining businesses will fire employees and cut benefits to the remaining employees. This will add to the already dire economic conditions that this country is suffering with.

To date, Oxford and its parent company, United Health Care has charged very high rates to its small business customers. Every year, however, the services covered by them have diminished and co-pays are added to many services that used to be included in the premiums. Oxford drops coverage for many medications and is thereby telling doctors the type of medication they can prescribe to their patients. Every year I feel like I am getting less and less coverage from Oxford while my premiums increase beyond reason. It is very clear that Oxford is making enormous profits while increasing customer's costs for premiums and co-pays, providing fewer services and covering fewer medications and provider services.

In my opinion, Oxford's increase in premiums should be **ZERO**. Instead, the Department of Financial Services should instruct Oxford to reduce their overhead costs, streamline their workforce, reduce employee benefits and eliminate redundancies. After making these changes, Oxford will not need to ask for outrageous and insulting increases to their already bloated premiums.

Very truly yours,





REF ID: A12345
JUN 15 2012
HEALTH CARE
N.Y.C. OFFICE

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Oxford



18%? THAT is totally ridiculous even in the best of economies. Please resign in your costs. Please lobby to reduce all medical costs. My employer is going to transfer some of this expense to us, the employees. I am not working full time so there is less income and more demand on that income that are out of control of workers. Please find another way to provide health care insurance more efficiently.



7-10-12

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) (%)
10/1/2013 – 12/31/2013	18.1%	18.1%	18.1%

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.