



06/22/2012 11:28 AM

To <PremiumRateIncreases@dfs.ny.gov>

cc

Subject Oxford Premium Rate Adjustment

Dear Madam/Sir:

I am a member of Oxford Health Insurance and I write this message to express my disapproval of and dismay over the premium rate adjustment requested by Oxford for its small group Metro product. I hope that the New York State Department of Financial Services will reject the request, acting on behalf of middle and working class New Yorkers rather than a large corporation wanting only to further increase its profit margin.

Having said that, I have no real hope that you will actually do the right thing. After all, you are in bed with Oxford and other huge corporations; the welfare of the vast majority of New Yorkers just trying to make ends meet is of no concern to you. I fully expect that the request from Oxford will be easily granted by your Department, as per usual.



06/22/2012 01:47 PM

To <PremiumRateIncreases@dfs.ny.gov>

cc

Subject Oxford Rate Increase 22.8%

I am writing to voice my objection to Oxford's proposed rate increase of 22.8% in 2013. I work for a small business and this would be hardship that will be passed on to the employees. Please do not allow Oxford to increase their rates.



06/22/2012 02:01 PM

To <premiumrateincreases@dfs.ny.gov>

cc

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



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!

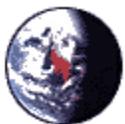
If the DFS has any authority at all over these virtual monopolies, I strongly urge you to deny them ANY increase what-so-ever.

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.

Thank you,



06/22/2012 11:35 AM

To premiumrateincreases@dfs.ny.gov

cc

Subject United Healthcare (Oxford) premium rate HIKE

Dear Sir/Madam:

In a letter dated June 15th, United Healthcare (Oxford) informed me of their submitted proposed premium rates for 2013.

They are requesting a 26.3% rate hike.

If we had an inflation rate of 26.3% I could understand this. Then I would also argue for a salary hike of 26.3% so I can afford to keep living while I pay into the plan.

I am appalled. Outraged.

The "health coverage" is already 1/3 of my income - and basics like the dentist and eye care as well as

my necessary orthotics so I can walk are NOT covered.

I encourage you to say "NO" to their proposal.

Sincerely,



06/22/2012 01:12 PM

To <premiumrateincreases@dfs.ny.gov>

cc

Subject Comment on Oxford Health Insurance, Inc.

The proposed increased by Oxford Health Insurance, Inc. for the Oxford small group Metro product is unjustified.

In 2012 our group's premium increase was 2% and in 2013 they are proposing a 23% premium increase! How can their anticipated costs increase so significantly in one year? Salaries and inflation are way below this level.

This increase will be an extreme hardship to small employer groups and serves as a significant deterring for keeping jobs in New York state where costs are high enough already!

Sincerely,



06/22/2012 01:07 PM

To <premiumrateincreases@dfs.ny.gov>

cc

Subject OXFORD

I realize that this will fall on deaf ears, but I can only hope that the NYSID will stop the madness of rubber-stamping this parade of premium increases for Oxford. Each increase is accompanied by less coverage, higher deductibles, and despicable customer service. At some point the State must realize that they are hastening the demise of the small business owner, as premiums (before the next 22% increase) are already unaffordable. Thank you.



06/24/2012 03:54 PM

To PremiumRateIncreases@dfs.ny.gov

cc

Subject Oxford Health rate increase

To whom it may concern:

I have received notice from Oxford United Healthcare for a proposed premium rate change. The proposed rate change (ranging from 22.8% to 26.3%) is unnerving. I understand that there are increases across the board during these hard economic times, but this rate of increase is dishonest to say the least.

Most corporations that do give a cost of living increase give anywhere from 3-5%. And, I know medical costs have been on a steady upward climb, but has it really increased so much that customers may have to accept this increase if it passes. So how does Oxford come up with a (proposed) 22.8% increase?

I could understand Oxford asking for up to 5%, but 22.8% is way out of line. How is a working family supposed to stay afloat (never mind getting ahead)?

How is someone supposed to retire? How is it that people get full coverage through Medicaid for free, but if I pay for my own medical insurance I may get penalized with unbelievable increases?

Oxford is a business, and as with all businesses they need to make money. I have no problem with them making money, but I do have a problem with them

robbing us blind. I do understand that a rate increase is inevitable, but I do hope that what is proposed is not approved. If the DFS deems an increase necessary,

I hope that it is no more than 3-5%. Anything more than that, and you are hurting the hard working middle class to a point that they may never recover.



**PremiumRateIncreases@dfs.  
ny.gov**

06/25/2012 11:37 AM

To

cc

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

I understand that my insurance company, Oxford Health Insurance, Inc. (Oxford Small Group Metro Products) is requesting a rate increase of approximately 22.4%.

I want to say I am against this increase. This increase is on top of the already exorbitant increases of 2008, 2009, 2010 and 2011 of 15.1%, 15.9%, 17.6%, and 13.6% respectively. This would bring my yearly (family) premium to over \$30,000. In addition to these increases I have also seen an increase in copays ie; emergency room visit from \$75.00 to \$200.00, prescriptions from \$50.00 to \$60.00 to mention a few.

Please do not approve this rate increase.