

June 19<sup>th</sup>, 2012

JUN 22 2012

HEALTH BUREAU  
NEW YORK OFFICE

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

Gentlemen:

As the Physician Director of a small Emergency Medicine Group Practice in Long Island, I purchase health insurance from Oxford (their small group Metro product) for the [REDACTED] in my Group.

I recently received a notice from United HealthCare Oxford that they have requested and proposed to New York State Department of Financial Services an increase in yearly premiums of 25.9%. This is beyond ludicrous!

With hospitals increasingly subject to denials of reimbursement, and with the depressed economy, the fact that United HealthCare – Oxford asking for an almost 26% increase in premiums **must be denied**.

There can be no justification for a rate increase of this magnitude. Perhaps an increase of 2% to 3% would be reasonable. The fact is that costs in medical care are stabilizing and not increasing, and the “small group” product that is offered by United HealthCare – Oxford, while not actually “catastrophic” coverage is limited, particularly with regard to their prescription coverage.

Please stand firm and resist this ridiculous request to skyrocket premiums for small groups.

Thank you.

Sincerely,

Health Bureau – Premium Rate adjustments

NYS Department of Financial Services

25 Beaver Street

New York, NY 10004

6/21/12

Re: United Healthcare- Oxford rate adjustment filing.(copy enclosed)

I find this proposed increase outrageous. I am a very small dental office owner with 3 employees.

I personally pay Oxford 1394.32/ month for average healthcare coverage. Rates have gone up every year but this 25.9% to 22.4% range is ridiculous. If I raised my fees by that percentage I would not have any patients remaining in my practice.

Some quotes:

Posted: 04/21/11 14:03

United Health Care posted a 13% increase in 4th quarter profits. Not a big surprise, but one of the reasons is worth noting:

*UnitedHealth and its competitors said slower increases (in) health care use helped their performances over the second half of last year.*

Slower increases in use. Hmmmm. It would seem that unemployment, higher deductibles, and higher copays are having their desired effect. Less doctor visits.

Times article. With its “double-digit increase in profits,” United Healthcare/Oxford has “raised its estimates for 2011 earnings...Its net income rose 13 percent, to \$1.27 billion.”

Please consider the state of the economy when evaluating this proposal.

Sincerely,

JUN 22 2012  
HEALTH BUREAU  
N.Y.C OFFICE

NYC

6/18/12.

Sir or Madam,

How can they ask a small business person who has obviously had difficult years since 2008 for a 22.5% increase.

There is no way I could continue health coverage for my employees.

Sincerely

June 20, 2012

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

RE: United Healthcare Oxford  
Rate Increase

Dear Members:

Isn't this great only a 26.4% increase, why not double it. Inflation is less than 2% and this is what they ask for.

The results are obvious – you will cut the increase in  $\frac{1}{2}$ , around 13% and tell us what a great job you did.

Give everyone a rise, especially the officers of United Healthcare!

Very truly yours,

**June 19, 2012**

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

**RE: Oxford Request for Rate Increase of 26.8% per attached**

**I am writing to comment on the request as a small business owner. This is outrageous.**

**My benefits for my group have been drastically reduced from when I original had this contract with Oxford. I started out with 70% of Usual and Customary reimbursements, and after years of this type of coverage my group benefits were reduced to 140% of Medicare reimbursement level for out of network coverage. Besides for the fact that our rights are being taken away to utilize out of network benefits due to the reduced reimbursement, and paying extra for them, we were advised this reduction was to keep the cost of the premiums down. I was not given an option of disputing this reduction, I was advised this was the way it was and had no choice but to go along with it. (God Bless America).**

**Since this reduced benefit, my premiums for my group have gone up twice, so much for keeping the premiums down, in reality we are paying more and getting less, somehow this does not seem fair.**

**Not only do small groups have to pay more for coverage, but then their benefits are reduced because their groups are under 50, how do you expect small groups to be able to afford coverage, or in fact even stay in business.**

**I am disputing this increase in the premium as a small business owner, who has been in business since 1986, and premiums keep going up and benefits get decreased. Where does this all stop, how do the insurance carriers rule the world. It seems like the only ones suffering are the doctors and employers and employees, because certainly the insurance carriers are not suffering they get to do whatever they please and I am sure their CEO salaries are not decreased in order to save them money.**

**This is an outrage this request for this huge premium increase when is there going to be some control put on insurance carriers.**

**I have a group of ■people and we very rarely use our benefits, but our premiums keep rising and the benefits get lower. We pay for out of network benefits, but in reality they are not affordable to utilize, is this the American Way of Freedom of Choice? It is a joke.**

**Sincerely,**

June 18, 2012

Health Bureau – Premium Rate Adjustments  
NYS Dept of Financial Services  
25 Beaver Street  
New York, NY 10004

Re: **United Health/Oxford price increases**

To Whom It May Concern:

In today's mail I have received letters from United Healthcare/Oxford requesting price increases of 16.9% and 25.9%, respectively. I ask you what planet is United Healthcare/Oxford living? I don't think I need to explain to you the current economic woes in the United States, as well as that of the rest of the world. It is all very public, and headline news. The US economy is "growing" at approximately 1.5%, and that rate is slowing. Europe is not growing, but rather contracting! This contraction is the cause for our growth rates coming down. The American unemployment rate is approximately 8.2%, but the fact remains that this is a very conservative number and in fact if one counts the under employed, as well as those who have simply given up looking for work (not countable by US statistical analysis), the rate would probably be around 15%, maybe a little more.

Against this backdrop, United Healthcare/Oxford wants not just an increase, but also rather an increase of 10, and greater than 15 fold increases to the American growth rates. This is absurd!

There are very few smaller and mid size American companies growing at anything close to these rates. Most American companies are simply trying to stay even, and any growth is most welcome, yet United Healthcare/Oxford is requesting price increases of 16.9% and 25.9 percent against this backdrop.

I am not against large public companies making money, but am very much against public companies that essentially have monopolies gouging the very clients whom they supposedly serve. United Healthcare/Oxford is not a company that is struggling. Since December 2009, through December 2011, United Healthcare/Oxford profit rose from just under three billion (with a **B**) to 5.148

billion. At the same time their stock price has risen from approximately \$20 per share to nearly \$60 per share. This is not a company having a rough time paying their bills. My guess is that the vast majority of companies whom United Healthcare/Oxford is covering have not seen their profits raise an equal amount over the same course of time United Healthcare/Oxford needs to have their income rise just as their expenses rise, and I understand that, but the small, and medium size companies have very little leverage in dealing with multi billion dollar companies and are unable to negotiate better deals. They either have to accept the rates, or go without health coverage, which is no good to anyone, and puts pressure on the American government for a multitude of public problems. Audious Huxley had it wrong when he wrote 1984. "Big brother" is not the governments controlling individual's lives – they could care less about the individual, as long as they live the straight and narrow, and pay the taxes due. Big brother has, in fact, become the mega conglomerates in the health care industry, which deny their "clients" vital medical care when needed, yet, at the same time expect enormous raises in monthly premiums!

Annual premium increases of 16.9% and 25.9% are way out of line, and maybe they should settle with increases that reflect the general growth rate in the United States of something closer to 1.5%!

Yours very sincerely,