



06/22/2012 04:30 PM

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

Subject Premium Rate increases

Department of Financial Services

To whom it may concern,

I am writing to you in response to the letter I received from United Healthcare Oxford dated June 15, 2012 titled, "Notice of Premium Rate Adjustment Filing" for small group Direct product. United Healthcare Oxford is the insurance carrier for myself and my family.

This note should serve as a formal response to their request for a 15.5% increase over the current year premium. I simply cannot understand how such a steep increase in premium would be allowed by the NYS Department of Financial Services (DFS). At a time when many, if not most New Yorkers (let alone Americans), are having to make significant changes to their life just to get by, United Healthcare's request is not only obscenely high relative to the rest of the economy, but out of reach of most not covered by their employer. As a comparison, there was just recently a debate in New York City regarding apartment rents before The Rent Guideline Board. They were trying to come up with a fair increase for the upcoming year and, after much debate, have settled on 4%. This comparison is fair as it affects one million New York residents. I do believe in the merits of capitalism, however, this seems to me to be a clear example of corporate greed versus the powerless "small group".

I, on behalf of the "small group", urge the DFS to look at this request and counter with a much more reasonable increase that is in line with current economic conditions.

Thank you for the consideration.



06/24/2012 03:40 PM

To PremiumRateIncreases@dfs.ny.gov

cc

Subject Comments re: Oxford Health Plans Premium Increase Request

Sirs,

I have just received a notice that Oxford Health Plans has filed a request to increase my medical insurance premium by 15.9% for the year 7/1/2012-9/30/2012.

I am writing to tell you that I think this request can justly be called harsh, unnecessary and unwarranted at a time when our economy is struggling with high unemployment and declining salaries. I can think of nothing that justifies such an increase.

Year after year, Oxford has steadily increased their premiums at a rate higher than inflation with no real justification for those increases; just because they could.

I am [REDACTED] sole proprietor who struggles to find enough work to pay my regular bills, including my medical insurance, and am already paying \$530 per month for a very high deductible plan (\$2800 deductible). What this means is that I am paying out of pocket for all my medical expenses because I rarely meet the high deductible. So my insurance essentially amounts to being disaster insurance to cover me in case something severe and unusual occurs.

To be paying more than that amount for little or no real return is ludicrous and may force me to cancel my medical insurance coverage entirely.

Please do not authorize this increase.



06/22/2012 09:51 AM

To premiumrateincreases@dfs.ny.gov

cc

Subject STOP OXFORD INCREASES

Oxford has been steadily increasing our health insurance rates for our small business - while raising deductibles and lowering benefits by raising percentages of what our employees are covered on. A 16.3% increase is UNBELIEVABLE in this day and age where we are lucky to even have a job let alone health coverage, which we are reconsidering keeping for our employees because of these rising costs. NO ONE has been getting pay increases and our sales and profits are DOWN -- like most small businesses. Yet Oxford feels that they should get 16.3% increase!!

PLEASE DENY THIS RATE INCREASE -- help the small business owners and workers.



06/25/2012 08:17 AM

To premiumrateincreases@dfs.ny.gov

cc

Subject UNITED HEALTHCARE/OXFORD

I have just received a notice of premium rate adjustment filing for our Oxford plans for 2013. I don't understand how Oxford can ask for 15.5% to 17.2% increases. The economy is in a non-inflationary period. Our customers would not accept that kind of increase from our firm and would go somewhere else. Unfortunately there are less and less choices left from whom to purchase health insurance. If these increases go through we will have to pass them through to our employees to pay to maintain their health coverage, reducing their net income and spending ability in the community. Everyone suffers financially except Unite Healthcare.



06/25/2012 10:50 AM

To <premiumrateincreases@dfs.ny.gov>

cc

Subject Objection to Pending Rate Increase For Oxford New York Small Group Direct Plans

To Whom It May Concern:

My business partner and I currently use the above referenced plan for ourselves and our employees. We received a letter from Oxford notifying us of their intent to file an application with you to approve a rate increase of up to 15.5% on 4/1/13. This is absurd.

Our out-of-network benefits have already been drastically cut from a payout according to usual and customary to 140% of the Medicare fee schedule. Our in and out-of-network deductibles have doubled in the last year and a rate increase has already been applied to our group premium. Pharmacy benefits have been cut and co-pays have been increased.

As the [REDACTED] I can say that the cost of services provided by our clients has not gone up in the last year. It seems like the

increase in insurance premiums is not translating to increased pay to medical providers, but rather increased profits for the carriers. Seeing as how costs have not gone up and benefits have been cut, I see no justification for this enormous rate increase.

Please do not approve this rate increase. As our firm represents many top doctors in [REDACTED] I would welcome the opportunity to meet with you to discuss further.

Thank you.