

[REDACTED]
June 20,2012

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

RECEIVED

JUN 22 2012

HEALTH BUREAU
N.Y.C. OFFICE

To Whom It May Concern:

I am writing concerning the recent notice about a proposed 16.3% rate increase by Oxford Health Insurance (United Health Care). As a small business owner I find these annual rate increases disturbing and unaffordable. We are already paying significant premiums and my employees are constantly being required to pay more out of pocket for health insurance premiums. In addition, to make payments affordable they are cutting their benefits or taking higher deductible plans. My practice contributes money to everyone's premiums but they must pay the balance. These are not highly paid professionals, but [REDACTED] technicians, receptionists and [REDACTED] assistants. Many have children whose premiums they have to pay also. In the recession my [REDACTED] practice has had to struggle to pay some bills and other expenses and increasing health insurance premiums just adds to this burden. I know there are many other small businesses in this situation.

I would implore you to approve minimal rate increases, otherwise you will be sending more people into the ranks of the underinsured or uninsured.

Sincerely,

[REDACTED]

RECEIVED

JUN 22 2012

HEALTH BUREAU
NYC OFFICE

[REDACTED]

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

June 20, 2012

Dear DFS,

I have just received notice that Oxford has submitted a request to raise insurance premiums by 15.5% citing rising medical costs and greater use of medical services. I believe this rate of increase is absurd given -

- 1) The reduction in Oxford's expense reimbursements
- 2) The rate of increase annually for the past decade
- 3) The limited choice of doctors that are qualified in-network
- 4) The limited number of medical procedures covered.

Instead of going to an expert dermatologist who I have known for decades for one visit to determine if I have melanoma, the in-network physician I am limited to requires 3 visits and cuts a piece of skin out of my arm requiring 3 visits, each with a co-pay. Better doctors require fewer visits. Higher price per visit, lower cost.

You should open up health care to national firms allowing for national competition. Competition will reduce prices and gives us more choices.

Sincerely

[REDACTED]

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JUN 22 2012

HEALTH BUREAU
NEW YORK OFFICE

June 20, 2012

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

By email: PremiumRateIncreases@dfs.ny.gov

RE: **Oxford Health Insurance**
Oxford small group Direct project

To Whom It May Concern:

We are a small business of [REDACTED] persons. On the whole we are a very healthy group of people. We have no employee or member of an employee family with cancer, diabetes, heart disease, or the like. We are on the whole younger than older.

Several years ago we changed our medical benefits process so that we are all now using Health Savings Accounts [HSA]. These plans already carry a high deductible, yet they allow us to set money aside in a tax-deferred account to allow us to cover some, if not all, of our deductible amounts. We always saw the benefit to this system in that we are incentivized to use medical benefits efficiently because what health dollars we don't spend in our HSA accounts can be saved and used for future medical expenses.

United Health, the owner of Oxford Health Insurance, including the Oxford small group Direct project, continues to outperform the industry. It is well-positioned to take advantage of the consolidation in the Medicare Advantage market and the growth of the employer-sponsored retiree market. It recently announced a 31% increase in second quarter 2012 dividend over the same quarter in 2011. It also initiated a share buy-back program of up to 110 million shares for a total of \$7 billion. United Health is clearly flush with liquid assets and a growing market share.

Given all of the above, we do not believe that United Healthcare/Oxford has made a case to increase our medical premiums by 15.5% for renewal dates April 2013-June 2014. We do not believe this kind of increase is warranted or can be justified. United Healthcare/Oxford, as a large insurance company, has the muscle to contain medical costs. In us, they have ideal clients in that we are all doing a lot to take care of ourselves and not overuse medical services

We believe that large insurance companies are denying us the better premiums charged to large groups. We do not believe this is fair. We ask that you stringently review United Healthcare/Oxford's proposed 15.5% medical premium increase for real, justifiable claims for such an increase. Thank you for your help.

Yours truly, [REDACTED]

[REDACTED]
Managing Director

June 20, 2012

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

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JUN 22 2012

HEALTH BUREAU
N.Y.C. OFFICE

To Whom It May Concern,

Four years ago, [REDACTED] and I started our small company, the [REDACTED] Group. [REDACTED] is a [REDACTED] I'm [REDACTED].

Since our inception four years ago, we've been fortunate to employ [REDACTED] people.

The work we do enables [REDACTED] radio show to be heard in over 50 cities throughout our country. And, as his [REDACTED] program is so successful, each affiliate we're on is able to generate advertising revenue which in turn helps each local economy.

We are not a big company. We are not a rich company. Whatever money we earn, we put back into our company in hopes of continuing our growth.

On average, we are paying between \$5 and \$6,000 per employee per year for their insurance. On average, we're paying \$50,000 per year for insurance. EVERY single year, we are faced with rate increases, usually in double digits. And for the record, each year, the benefits package offered by Oxford, gets reduced, despite the huge increases they ask for, and receive.

Please, with the economy still struggling so mightily, any further increases are going to force us to stop hiring. What's worse, we'll have no choice but to begin letting people go.

Please, please, reject Oxford's filing for a rate increase. Small businesses like mine just cannot keep doing this.

Sincerely,



CEO,



June 15, 2012



59869



**Notice of Premium Rate Adjustment Filing
THIS IS NOT A BILL**

Dear [Redacted]

Thank you for choosing 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 Direct product on June 15, 2012. We are sending this notice to you and your group's employees 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	16.3%	16.3%	16.3%

What you need to know

An approved rate change will affect 2013 renewal rates. **You do not need to take any action or change your 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 and may be included in your renewal package (rather than a separate letter).

¹ In rare instances, rate applications may be submitted more than once a year.

DEAR
Just FYI RECEIVED
JUN 19 2012
HEALTH CARE BUREAU
NEW YORK OFFICE

This is UN SUSTAINABLE

OH
SG-Direct

Best,
cc: DEPT OF FINANCE
Gov
WOM
PRES.
OBAMA

June 19, 2012

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

RECEIVED
JUN 21 2012
HEALTH BUREAU
N.Y.C. OFFICE

Re: Oxford Rate Request,

To Whom It May Concern:

I am in receipt of the rate increase request by United Healthcare/Oxford for 2013. I find this request unconscionable. I can mark my calendar almost to the day each year when Oxford requests a double digit increase in their rates at a time when inflation is at an all time low, where employee wages are more or less frozen and individuals have to wonder whether they will have a job tomorrow. In addition to clothing our children, feeding our families and providing for the daily necessities how can we afford to continue paying the rising medical premiums each year.

Wouldn't it be more prudent for Oxford to send a letter explaining that because they realize that increasing premiums would place a burden on most American families they have decided to keep rates unchanged for the year as many companies have done, or perhaps keep it to a single digit increase but 15.1%? Based on what? Because they want to?

It behooves the Superintendent of Financial Services to **deny** Oxford this obscene request of rate increase and perhaps suggest to their chairman and board that they wake up to reality of the economic state of affairs in this country.

Yours truly,

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

JUN 21 2012
HEALTH BUREAU
NEW YORK OFFICE

June 19, 2012

I have just received a notice from United Health Care, informing me that Oxford Health Insurance, Inc filed a premium rate adjustment request for the Oxford small group Direct product on June 15, 2012 for an increase of 15.1%.

At a time of deep recession and financial hardship, this will be disastrous for ordinary people who are already finding it difficult to pay the existing premium. Many of us are considering that Medicaid will be our only alternative.

I urge you to deny Oxford this request.

Yours sincerely,

6/20/2012

I PROTEST! THIS IS JUST WRONG! ABSOLUTELY OXFORD SHOULD NOT BE ALLOWED TO INCREASE THEIR PREMIUMS! THE RATE HIKES SUGGESTED ARE TOTALLY OUT OF LINE, AND UNREASONABLE!

For a single [REDACTED] person on the [REDACTED] person my premium is approaching \$15,000 yearly!

With every claim Oxford reimburses less and less and the copays for doctors, tests and medications just goes up and up!

IS OXFORD LOSING MONEY? I DON'T THINK SO!
NO! NO!

Oxford routinely denies coverage of every single out-of-network doctor visit, procedure or test on the first second and third go arounds requiring endless phone calls, paperwork and appeals that never are resolved. NEVER!

They seemingly have hundreds of personnel on staff to field these calls and appeal claims to go through the motions, appearing to be resolving claims issues in favor of the patient, but never do! NEVER!

(See the John Grisham film 'The Rainmaker'. This film portrays exactly what is going on with Oxford with all claims!)

Before Oxford asks for a rate increase they should be forced to trim their operating expenses and excess personnel that are employed solely to deal with the paperwork justifying their claim underpayments and claim denials.

OXFORD SHOULD NOT BE ALLOWED TO INCREASE THE PREMIUMS!!!!!!!!!!!!!!!!!!!!!!

June 18, 2012

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

JUN 21 2012
HEALTH BUREAU
N.Y.C. OFFICE

To Whom It May Concern:

The attached proposed rate adjustment for Oxford Health Insurance small group Direct product for 2013 of 15.5% is outrageous and inappropriate.

This proposed increase is on top of a 8.6% increase from 2011 to 2012.

These increases are taking advantage of small businesses and are not justified by costs.

The average per capita income in New York state increased 3% from 2010 to 2011 and the New York state real median Household income dropped 2.6 % according to Census ACS-1.

United Health Group, the parent company of Oxford & United Healthcare, have been thriving. They do NOT need this increase to deliver a fair and reasonable profit to their shareholders. In 2011, UnitedHealth Group revenue rose 8% to \$101.9 Billion; Net Earnings rose 11% to \$5.1 Billion, Earnings per share grew 15% and "shareholders return" increased 42% - all according to their 2011 Annual Report.

The United Health Group officers were heavily rewarded for those results. Stephen J. Hemsley, President & CEO's total compensation for 2011 rose 24% to \$13,394,832. This follows a 21% increase in 2010. Gail Boudreaux, CEO of United Health Care, enjoyed a 71% increase to a \$10,923,315 compensation reward in 2011.

The Rate Increase proposal would increase my annual insurance payment from \$14,554 (27% of mean NY HH income) to \$16,810 (31% of mean NY State HH income). FYI – this is for coverage of a married couple, no children, no pre-existing conditions and a high \$4000 deductible....nothing fancy!

This increase is not necessary and truly represents greed by Mr. Hemsley, Ms. Boudreaux and the other officers of United Healthgroup. Please take these facts into consideration and deny the United Healthcare rate proposal for Oxford small group Direct product.

Respectfully yours,



Cc: Daniel O'Donnell, NY State Assembly
Bill Perkins, NY State Senate
Charles Schumer, US Senate
Kirsten Gillibrand, US Senate