



06/22/2012 07:02 PM

To PremiumRateIncreases@dfs.ny.gov

cc

Subject Comments: Oxford Health Plans (NY) & the Oxford Healthy NY Individual Product

I have received the first notice of Premium Rate Adjustment Filing the other day. Thank you very much.

I am grateful for having been insured through the Oxford Healthy NY. Since I am a low income NYS residence, it is really hard for me financially if the premium rate goes up nearly 50% starting from 2013. I am assuming that most of the Oxford Healthy NY individual product members might have the same feeling as I do.

I have firmly understood that increase of my premium is necessary, but it should not be 50%, but 5%. If you are concerning about the necessity of health care for anyone as President Obama says, please reconsider the percentage of the rate increase.

Thank you in advance for your time and reconsideration.

Sincerely,



06/22/2012 06:14 PM

To PremiumRateIncreases@dfs.ny.gov

cc

Subject Unbelievable

To DFS,

This proposed rate of 46.5% is unacceptable. Why have a program at all for this Healthy Oxford. One may as well get regular insurance, rates are the same. You are not doing any favors.

We are a working class people and not wealthy.
We just get by.

Please forward and tell whoever you have to; to not increase AT ALL.



**PremiumRateIncreases@dfs.
ny.gov**

06/22/2012 11:47 AM

To

cc

Subject Re: Comments on Oxford Health Plans NY Health Insurance Rates Filings

This type of rate increase request is unconscionable!
As a small employer, I will not be able to continue to provide insurance for our 2 employees.
I urge you to deny their request for a 48% increase.
Given the obscene profits recorded each year, there is no reason to reward their quest for greater profits.



06/25/2012 10:56 AM

To PremiumRateIncreases@dfs.ny.gov

cc

Subject Enormous Premium Rate Increase

Greetings,

I am a small business co-owner of a new business. I went through an insurance broker to find a reasonable health plan and was happy to find Oxford Healthy New York as an option through United Health Care. The plan I selected is a high deductible plan with no prescription benefit. It costs \$874 per month for a family of four with an annual deductible of \$2400 for the family before we get any health care costs paid. Although out of pocket costs are high, the reasonable premium makes it easier as a new business struggling to be profitable in this economy.

A few days ago I received a letter from United Healthcare saying that they have applied for a *46.5% rate increase* for this plan for 2013. 46.5% is correct, I did not mis-type this number.

Now, it seems to me that a 46.5% increase in one year is *completely unreasonable*. On top of that, it would mean we are paying \$1280 per month (over \$15,000 a year!) for a plan with a \$2400 deductible before we get anything paid for and no prescription benefit!

I have no idea what the thinking is behind this maneuver from United Healthcare but, it is disappointing to say the least. I would appreciate any insight or information about this and would like to formally lodge my complaint at the rate hike.

Thank you,





06/25/2012 10:47 AM

To premiumrateincreases@dfs.ny.gov

cc

Subject Oxford rate increase

Dear Superintendent,

I have recently received a letter from my health insurance provider United Health Care by Oxford advising me of a rate increase request. I am outraged that this company is requesting a 46% increase from a Healthy New York plan that is designed for low income families and due to an economic situation in our state it is unacceptable for the corporate world to request increase from us the taxpayers.

I would like to ask for you to deny Oxford's request and leave the already high rates the way they are.