



06/15/2012 03:19 PM

To premiumrateincreases@dfs.ny.gov  
cc  
Subject 46% increase

Times are tough as it is. If the 46% increase is put through I will certainly pack my bags and move out of new york state



06/15/2012 03:13 PM

To PremiumRateIncreases@dfs.ny.gov  
cc  
Subject Oxford Healthy NY Small Group Rate Increase

I just received a letter today stating that Oxford would like to increase our Healthy NY insurance premium by the egregious amount of 46.5% for 2013. We are a small business and cannot afford such a ridiculously high increase in our medical costs. In these hard times, we are struggling to pay our expenses and hope that you can help us by denying Oxford's premium increase proposal. Thank you,



06/15/2012 03:19 PM

To premiumrateincreases@dfs.ny.gov  
cc  
Subject Oxford united healthy new york increase request

I was shocked and appalled to see that UnitedHealthcare Oxford has applied for a 46.5% rate increase. UnitedHealthcare Oxford has steadily increased rates, while decreases benefits over the years. **In 2010, the company posted a net income of \$4.6 billion.** I do not understand how it is possibly justified this hike. In fact, I would have been outraged by any increases 20% or higher. Is it possible that they ask for an extremely high increase, hoping to get half that? Even a 20%

increase would be very hard on my company.

Last year's rate hike was already a hardship. We hired a new employee and give her and her husband insurance through Healthy New York. If UnitedHealthcare Oxford increases the Healthy New York rates by 46%, or even 25%, we will surely be forced to let this employee go. We simply cannot afford another \$12,000 a year, which will be the cost increase for the current 5 people (young, healthy people, I might add) who are covered.

Can I please repeat that **in 2010, the company posted a net income of \$4.6 billion.** Healthy New York is a fabulous program that allows small businesses like ours provide health insurance. Please don't let this extremely profitable health care company undermine the state's efforts.

Sincerely,



06/15/2012 03:04 PM

To premiumrateincreases@dfs.ny.gov

cc

Subject Healthy NY Rate Increase

I just got a notice that Oxford Healthy New York is applying for a 46% increase next year - if they get it I may have no choice but to close my business and move out of the state.



06/14/2012 07:24 PM

To PremiumRateIncreases@dfs.ny.gov

cc

Subject Requested premium increase by Oxford of United Health Care

To whom it may concern:

I received today a notice informing me that my insurance provider under the Healthy New York plan, Oxford/United Health Care, is requesting a 46.5% increase over my current premium for the coming 2013 renewal. I am writing to let you know that I, like many others, will no longer be able to afford health care if this rate increase is approved. The Healthy New York plan is the only reason I am able to afford health insurance, and in that sense has literally been a life saver. I am a [REDACTED] who went for many years without health coverage, and am asking you to please deny this rate increase, so that I do not have to go back to being uninsured. I appreciate you giving me this opportunity to speak up.



06/15/2012 03:21 PM

To premiumrateincreases@dfs.ny.gov  
cc  
Subject Rate Increase for NY Health Care

To Whom it may concern

We have recently been notified that Healthy NY is applying for a rate increase of 46% for next year.

I was under the impression and that is probably what it is, just an impression - that Healthy NY was a way to offer small business, individuals and families the opportunity to receive proper Healthcare at an affordable price  
Affordable being the key word.

While our country is still seeing lower employment rates, a slump in the housing markets, foreclosures etc. how can we approve of a 46% increase - Completely astronomical.

Not only is our country still struggling financially, we are also one of the most unhealthy countries around. How will that get better by increasing the cost of Healthcare.

Affordable healthcare is essential to this country - being able to see doctors helps us as individuals, get proper advice, to get our health on track. Getting and staying healthy will eventually have our country seeing a decrease in diseases such as obesity, cancer diabetes, I could go on and on.

As a single mother of two young boys, I do my best to eat right and exercise and rely on advice from my doctor to keep me healthy. An increase such as this is detrimental to the well being of myself and others in the same boat.

Once again I find myself perplexed on how much aid we give other countries and continue to deny our own citizens simple things such as affordable Healthcare.

Sincerely



06/15/2012 03:50 PM

To premiumrateincreases@dfs.ny.gov  
cc  
Subject RE: Premium Rate Adjustment Filing

Attention DFS:

We are partners of a small business in New York City offering Oxford Health Plans (NY), Inc and the Oxford Healthy New York small group product to employees.

The estimated increase over 2012 Premium % of 46.5% for the year 1/1/2013 - 12/31/2013 is not only an extreme but an insult to small business owners and their employees.

In the past couple of years we have watched our monthly premium go from:

5/2005: 206.43

5/2006: 227.13

5/2007: 245.35

5/2008: 265.03

5/2009: 294.19

5/2010: 294.19

5/2011: 340.42

5/2012: 410.79

5/2013: a propose increase of 46.5% = estimate of \$601.96 per month for each individual health plan.

How do you expect small business owners to survive and at the same time support their employees with health benefits?

If an employee makes 15 dollars per hour for a 40 hour week, we are looking at more than 25% of their weekly salary after taxes on a \$600 weekly salary (gross).

This is a major disservice to hard working individuals as well as small business owners.

If this estimated increase of 46.5% is approved for 2013, we will be forced to cancel our health insurance and take our business elsewhere, as we no longer will be able to afford a necessity which has been purposely turned into luxury by United Healthcare/Oxford Health Plans (NY).

We ask that you take our comments and concerns into consideration.

Sincerely,



06/15/2012 02:19 PM

To <premiumrateincreases@dfs.ny.gov>

cc

Subject Oxford Insurance Increase Request

To Whom it May Concern in the State Department of Finance:

I know this email is of no use because on previous occasions that I emailed your office per the letter received from Oxford about proposed rate increases I was told by your staff and even Legislature representatives that there is very little that can be done to deal with the skyrocketing increases in premiums with companies such as Oxford United Health.

How long will this process of annual increases continue in this bad economy? Until it drives us all onto Medicaid, which neither the state government nor federal

government can afford? A requested increase on premiums a second year in a row now at the obscene rate of 46.5% is enough to make anyone need health care and insurance.

Consumers/NRES/NYC/SIDNY



[REDACTED]  
[REDACTED]  
06/15/2012 09:26 AM

To [REDACTED]  
cc  
Subject NYS Department of Financial Services Consumer Assistance Unit Inquiry

In reference to Oxford Health Plans NY Inc and Oxford Healthy New York Sole Proprietor and Individual Product, I am commenting on their proposed 46.5% estimated rate increase for 2013. Thank goodness my employer is giving me a 46.5% increase in pay this coming year! It is absurd how consumers are being bled dry by the insurance companies who charge ridiculously high premiums, that cover less and less as the years go by. My family can no longer afford the skyrocketing premiums and will need to pay our doctors, prescriptions and hospital bills as they come due. The CEOs of these big insurance companies will continue to take home their millions of dollars a year, all perks included, while my family muddles along like most poor and middle class Americans. Healthy NY was a great idea when it was originally directed to small businesses and low income families, but it no longer is affordable to the people it was originally intended for. thank you



[REDACTED]  
06/17/2012 12:42 AM

To premiumrateincreases@dfs.ny.gov  
cc  
Subject Oxford Rate Increase Proposal

Dear Sir/Madam:

I have just received a letter from United Healthcare/Oxford Health Plans that it is seeking a 46.5 percent rate increase for next year. Please DO NOT approve this request.

I am self-employed with diabetes. Oxford increased my monthly premium from \$300 in 2011 to \$350 in 2012. It did so at a time when my revenue plunged by more than 50 percent, making it extremely difficult for me to make ends meet.

If you allow United Healthcare to increase my premium once again next year, you will force me to become uninsured. Consequently, I will be forced to use the emergency room for care, and I would be unable to get prescriptions for maintenance drugs.

This will simply accelerate my death.

Please reject the proposed rate hike.

Thanks very much,

Sincerely,



06/16/2012 02:21 PM

[Redacted]

To "PremiumRateIncreases@dfs.ny.gov"  
<PremiumRateIncreases@dfs.ny.gov>

cc

Subject Oxford Health Plans (NY)/Oxford Healthy New York sole proprietor/individual product

To Whom It May Concern:

As a member of Oxford Health Plans (NY)/Oxford Healthy New York, (as a sole proprietor/individual product), I am amazed that you are proposing an estimated increase over the 2012 Premium of 46.5%. This is simply outrageous. In a time of recession and wide-spread unemployment, this will defeat the purpose of having health insurance affordable to people who otherwise could not afford any care. I am currently unemployed and work to make my current premium every month. With the price of the premium going up almost 50%, I don't know if I will be able to continue with the program.

I hope that you will re-consider and find an increase that will be more reasonable and affordable to your constituents.



06/17/2012 01:33 PM

[Redacted]

To premiumrateincreases@dfs.ny.gov

cc



Subject Oxford Health Plans (NY)

Hello,

I am writing about the requested 46.5% rate increase for Oxford Healthy New York sole proprietor and individual proprietor, the past four years have been extremely difficult financially. I could not afford any sort of health insurance often went without basic medical care. I now rely on an affordable plan through the Oxford Healthy New York plan. I cannot afford the rate increase requested by Oxford.

I understand that there are rising health care costs, but the almost 50% rate increase is astronomically high--and to break up the increase over a longer period of time so that I and my fellow sole proprietors can afford to keep some of our economy really turns around, it's imperative that this already reduced-service type of plan remains affordable.

Thank you.



06/16/2012 05:39 PM

To PremiumRateIncreases@dfs.ny.gov

cc

Subject 46.5% proposed increase: Oxford Health Plans (NY) Inc. and the Oxford Healthy NY

I am writing in opposition to the proposed rate increase of 46.5% that Oxford Health Plans (NY) Inc. and the Oxford Healthy NY sole proprietor and individual products.

I have been with Oxford for several years. My premium now, for my insurance only, is \$410.79. The proposed increase of 46.5% would add another \$191.01 a month to this cost, totaling \$601.80. The cost for this now is 20% of my husband and my total income. With a nearly \$200 additional increase, it would be 30%. We can barely afford the expense for my health insurance now.

Last year Oxford received an increase of 18.4%.

My rate went from \$294.19 in 2010, up to \$348.42 in 2011.

Now, in 2012, it is \$410.79.

If they are granted yet another exceedingly high increase, I am afraid I will no longer be able to afford Health Insurance.

I thought that this country was trying to move forward in the direction of all citizens receiving health insurance.

I have had health insurance for most of my entire life. With this increase, I would most likely have to go without health insurance.  
Is that the direction we are moving to?  
I hope not.



06/15/2012 05:29 PM

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

Subject Outrageous premium increases !

DFS:

Re: Untied health Care - Oxford  
Increases to begin Jan. 2013

You have to know how impossible these increases of **46.5%** are for insurance premium costs are to the customer. This will increase my annual costs from \$6,468.00 to \$9,475.62. That is a \$3,007.62 increase @ \$789.63 monthly !

I am a retired person, single payer. I pay out of pocket and this is not affordable. The policy is not comprehensive to begin with and there are many out of pocket expenses including co-pays, physical therapy where there has not been surgery, and preventative healthcare.

I am 6 years away from medicare and this is far too much on my budget.



06/17/2012 01:10 AM

To <premiumrateincreases@dfs.ny.gov>  
cc

Subject Healthy New York Rate Increase

June 16, 2012

To the New York State Department of Financial Services.  
Attn: Superintendent of Financial Services:

I want to express my deep concern over a proposal by Oxford to increase monthly premium rates for Healthy New York plans by 46.5% in 2013. I was extremely shocked and upset when I received a letter today (June 16, 2012) stating this was the planned increase for 2013. (This is on top of the 19% increase Oxford imposed in 2012).

I have worked all of my life – but lost my full-time job more than three years ago. I have only been able to find freelance work since then, which has deeply cut into my earnings. My income has been cut by two-thirds – and I struggle monthly just to pay my rent. (And my rent keeps going up each year). I live alone and have no family – so I have no one to turn to for financial help.

As you know, the job picture isn't looking good for the near future as economists are saying we're now entering a double dip recession. It doesn't help that I'm over 50 now – and employers just don't want to hire older workers on a full-time basis. I'm scared and upset – and don't know how I will be able to pay my monthly health premiums if this 46.5% increase is approved and goes into effect.

There is no other business in the country that could ask – and be granted – an increase of even 10% - let alone 46.5%. I don't understand how Oxford could be making such a request – and hurting the people in this country who are least able to afford it during these terrible economic times when unemployment is so high.

So, I am pleading with you to please – please - deny Oxford's request to proceed with this increase and recommend that current rates be frozen.



06/16/2012 10:09 PM

To premiumrateincreases@dfs.ny.gov

cc

Subject Oxford Healthy NY 2013 Rate Request

I am writing on behalf of one of Oxford Healthy NY's program subscribers. She received a notice today that Oxford has requested a 46.5% premium increase for 2013. This is an absurd and offensive request on Oxford/United Healthcare's part. There are no credible data that reflect a >40% increase in healthcare dollar usage in NY vs 2012, so this increase clearly does not reflect a commensurate increase in payouts by Oxford vs 2012. As a healthcare provider myself, I can tell you that my reimbursements from Oxford went down by 1.2% for the same services 2012 vs 2011, so how can they justify such a ridiculous rate increase? 46.5%?! The Superintendent should hold rates at 2012 levels as a punitive measure with the message that insurers need to come to the table with realistic "asks" in the future. What Oxford is asking for here should be recognized for the naked corporate greed that it is.



06/15/2012 05:13 PM

To premiumrateincreases@dfs.ny.gov

cc

Subject outrage re: rate increases

To Whom it may concern,

I was outraged to receive a form from United Health Care / Oxford Healthy NY informing me that they are attempting to raise the rates once again! My insurance increased a tremendous amount this year already. I was angry when that happened, and I can barely afford my current bills now. This is insane. It is completely unreasonable for insurance to cost so much. If the rates jump up even less than half of the amount that they are proposing, I will simply not be able to afford insurance at all. I have a plan that is supposed to be for people of modest means! How can they gouge their policy holders like this?

This is completely unreasonable and unconscionable.

Please take a moment to consider how this increase will effect so many people's lives.

very worried,



06/16/2012 06:04 PM

To "PremiumRateIncreases@dfs.ny.gov"  
<PremiumRateIncreases@dfs.ny.gov>

cc

Subject R u kidding me

I am not even going to be polite about this. Is this some kind of scam. If i increased my fees by 46% for next year i would loose all my clients. Hell, i wouldn't even dare to do this to people. Good luck to you all. If this happens next year I will not be renewing with you. It's that simple.

Regards



06/15/2012 07:24 PM

To premiumrateincreases@dfs.ny.gov

cc

Subject Oxford Health 2013 rate increase

I recently received notice that Oxford has filed for a 46.5% rate increase in 2013.

This year they've already increased their rates under the Healthy New York program by around 18%. I urge you not to approve this drastic rate increase, or really any increase at all.

--

Best,





06/17/2012 04:43 PM

To premiumrateincreases@dfs.ny.gov  
cc  
Subject Oxford 46.5%increase- this is madness

I am on unemployment and have only the option of healthy NY insurance. If it goes up 46.5% how can any of us afford that rate hike.

This is crazy.

How can this be?

Sincerely,



06/16/2012 12:43 PM

To premiumrateincreases@dfs.ny.gov  
cc  
Subject Rate Increase

I just received notice that my Healthy New York Oxford plan is going up 46.5% in 2013. This is outrageous. Healthy New York plans are designed for people without large incomes, but this type of increase will make it impossible for those with modest incomes to be able to afford it. If there is anyone with a conscience operating at Oxford, please tell them to do something to stop this unreasonable and unethical rate increase.



06/16/2012 06:38 PM

To "premiumrateincreases@dfs.ny.gov"  
<premiumrateincreases@dfs.ny.gov>  
cc  
Subject RE: Oxford Health Plans (NY)

To whom it may concern:

A 46.5% increase? Let's do simple numbers by rounding high; single monthly premium: \$300, requested increase: 50% = \$150...Total new single monthly premium: \$450. ARE YOU KIDDING? Who gets that kind of increase any where?

My previous employer said employees will be reinstated with medical insurance on a specific month and year. I waited until that time rolled in before I went a head to check out a condition I had that turned out to a [REDACTED]. Prior to surgery, I found out that the employer defaulted on medical coverage but knew what I was going to have to have and started to help out with my medical expenses. After my surgery and radiation treatments, my former employer left me holding the bag which ultimately caused my termination. I was able to collect unemployment after providing additional paperwork helped

choreographed by my attorney. I am now using my unemployment benefits to help pay for my Oxford Health Plan (NY). This increase you are asking for will take most of 2 of my weekly unemployment checks. This cannot be right.

Can not a bond be drafted or some kind of lottery funds be used to help with any medical provider increases?

Sincerely,



06/16/2012 10:58 PM

To <PremiumRateIncreases@dfs.ny.gov>

cc

Subject Inquiry regarding Oxford Health Plans (NY) Inc and the Oxford Healthy New York sole proprietor and individual product

I just received the notice of the requested renewal rate. The notice said that I could submit a written comment, which I am doing. These are comments or I should say a complaint concerning the estimated increase over the 2012 premium by 46.5%. **In my opinion, this estimated increase is outrageous.** Last year it increased by 17% & now it is 46.5%!!

Healthy NY is supposed to offer more affordable health coverage to small businesses, sole proprietors and individuals. This is for people without access to employer sponsored coverage. These increases are not affordable, especially more so since the economy is in the tanks and the cost of living continues to rise.

I am a self-employed, sole proprietor. My business is such that I receive flat compensation per each job. I **HAVE NOT** seen a raise in the last 7 years of having my own business. My income has not kept pace with the cost of living increases and thus I live month to month. I **DO NOT** overuse the services allowed by Healthy NY, trying to hold costs down for the insurance company. The monthly gross household income limits are a stranglehold, especially since New York City rents continue to escalate. The actual yearly premium percent increases far exceed the adjusted annual percent increases of gross monthly income limits.

I'm aware of the factors contributing to the rising costs of health insurance but in my opinion this is no excuse to increase premiums, because Healthy NY promotes low cost insurance to help people. As of now Healthy NY is not low cost insurance and IS NOT helping people. I hear feedback all the time from people who are struggling to make ends meet who have Healthy NY insurance and say this insurance has become unaffordable and some have had to close their businesses.

I see a lot of wasted money the New York State Government is doling out for this & that. The list is way to long to go into & a lot of it is politics. The money should go where it is needed most and peoples health should be right at the top.

Please direct to this to the right department if you would. I am hoping a lot of people write in to

voice their opinion. Hopefully this will sway things in the "other" direction, which would be no rate increase or a small increase.

Thank you,



06/16/2012 10:41 AM

To premiumrateincreases@dfs.ny.gov

cc

Subject increase in health insurance

They are asking for a 46.5% increase THAT IS OBSCENE !!! When the unemployment rate is as high as it is ! Who is getting raises in their pay ?

With the payments as it is . I own a [REDACTED]  
[REDACTED] I have watched sales go down . The last 2 years have been the WORST.  
I HAVE TO GO TO WORK NOW . will send more later



PremiumRateIncreases@dfs  
.ny.gov

To

06/17/2012 04:23 PM

cc

Subject Re: [REDACTED]

[REDACTED] - I am with United Healthcare who said to comment on their crazy increase)  
I am unemployed and I am too young for medicare. Being prudent, I have health insurance. I have not used it. Last year the rate was increased by \$50.00 a month to over \$346/month, no drugs. Now I get a letter saying they want to go up another 46.5%. Again I am unemployed, too young for medicare. Where is this money supposed to come from, or should I become one of the uninsured. The worst thing is I have no dental insurance and have a bill of over \$5K.  
I am with United HealthCare Oxford [REDACTED]  
I am thankful for Healthy NY since it is almost affordable, and the best thing going. But soon it will just be too expensive with no income.



PremiumRateIncreases@dfs  
.ny.gov

To

06/17/2012 11:44 AM

cc

Subject Re: [REDACTED]

Oxford is asking for a 46.5% increase in the monthly rate which will mean I'm paying the same as my rent. I thought this was insurance for low income people?



**PremiumRateIncreases@dfs.ny.gov**

06/17/2012 10:06 AM

To  
cc  
Subject

[REDACTED]

I am part of Healthy New York United Health Care. Every year the rate has gone up. This is not fair for consumers who have a limited income. A increase of 46.5% is not affordable at all. Please review this decision. New York State has a tax increase limit of two percent for the local government (town, village, city) why does it not count for health insurance?

I am against this extrodinary increase.

Thank you for considering an alternative.



06/15/2012 05:21 PM

[REDACTED]

To premiumrateincreases@dfs.ny.gov  
cc

Subject UnitedHealthcare/Oxford 46% increase for Healthy NY plans

I am writing to voice my concern and disgust with the proposed 46% rate increase requested by UnitedHealthcare/Oxford for Healthy NY plans.

Healthy NY plans were initiated to help self employed individuals like myself making less than \$29000/year. When I started a few years ago it was a reasonable amount, around \$250 I believe. Last year they requested and were approved for a 30%+ increase, my 2012 monthly premiums are now up to \$350. If the 46% increase is approved, as it seems happens every year, I will be paying over \$500, about a 100% increase in the 3 years I have been a member.

What is the point of this plan if the rates keep going up like this? UnitedHealthcare/Oxford made over \$5 billion in profits last year, it would be a disgrace to allow them to raise rates again. Health care cost cannot have gone up 46% in the last year, by what right can you even possibly consider allowing them any increase at all?

And just for kicks Google UnitedHealthcare and read their Wikipedia article, especially the part about how many times they have had to settle lawsuits involving fraudulent rate increases.

0% increase this year for Health NY subscribers, it's a small program and meant to keep costs down for those of us that cannot afford regular

healthcare insurance.



06/18/2012 08:49 AM

To PremiumRateIncreases@dfs.ny.gov

cc

Subject Oxford Health Plans increase

RE: Oxford Health Plans (NY), Inc., and the Oxford Healthy New York sole proprietor and individual product

At \$677/month, this "discounted" health insurance to cover my daughter and myself is already a large financial burden. A 46% increase would make it over \$1000/ month; how is someone making less than \$35,000/year, the maximum income to qualify for the supposedly less expensive insurance, supposed to cover that? When Empire Blue Cross was non-profit it was affordable; after it became for-profit, it became too expensive for me and I went without insurance for many years. When I found out about Healthy New York, it was also affordable, but I was already thinking I would have to once again become uninsured after last year's increase. If this increase is approved, that will definitely be the case. How much profit is Oxford already making? I am quite sure they are not losing money. And they are certainly not well-run; when I was looking for a breast surgeon, they could not even tell me the specialties of any of the surgeons on their list! It seems to me they should streamline their own operations first, before asking for a higher premium. And Healthy New York should not offer any plans that cost more than 15% of their income requirements.



06/16/2012 07:59 PM

To PremiumRateIncreases@dfs.ny.gov

cc

Subject Unreasonable Oxford Increase

Dear DFS,

I was just notified by my health insurance provider, Healthy NY Oxford, that they want to raise my insurance premium over 2012, up 46/5%. I have insurance with them as an individual, a small business/ freelancer, and I find this increase unreasonable, outrageous, and unaffordable.

I work very hard, and always pay my bills on time. I've had Oxford Healthy NY for about 7 years, and have made a conscious effort to pay my bills on time. I'm doing the best I can to maintain a healthy lifestyle, and have health insurance. I protest this hugely inflated increase, it's absolutely unfair!

Last year alone, was a huge increase, and now 46.5% is absurd.

Please do not approve this increase. A 2% increase is reasonable. Nearly doubling my monthly payment to 46/5% is unreasonable.

Please contact [REDACTED] for further action. [REDACTED] ther

Thank you for attending to this urgent matter,



06/17/2012 09:02 PM

To <premiumrateincreases@dfs.ny.gov>

cc

Subject Oxford Healthy NY rate increase proposal

You've got to be kidding me! I just received a rate increase proposal from Oxford for 46.5%. 46.5%! This is on top of the over 17% increase from 2012. How is an "affordable" health plan for individuals supposed to remain affordable? In 2011, I paid \$350 per month, which I tough was high but reasonable. In 2012, my premium increased to \$412 per month. If this increase is granted, my premium will be over \$600 per month. I can guarantee that my salary (and others who need this insurance) have not increased 45%. It's time to reign big business in and return the country to prosperity instead of sinking further into this economic disaster that has happened over the past several years, Please, for myself and all New Yorkers, say no.

Thank you.