



06/17/2012 08:35 PM

To "PremiumRateIncreases@dfs.ny.gov"  
<PremiumRateIncreases@dfs.ny.gov>  
cc  
Subject Re Oxford Health Plans (NY) Inc.

To DFS:

As a small business owners in New York State, my business partner and I have a small group plan with Oxford. The proposed premium rate adjustment of 29% is completely egregious. We have a reasonably high deductible as it is and the cost of the plan is already significant. A 29% rate hike would cripple our budget for the two of us and create a hardship for us.

How could a request like this even be reasonable or ethical by any stretch of the imagination?

Please do NOT approve this rate adjustment.



06/18/2012 09:27 AM

To PremiumRateIncreases@dfs.ny.gov  
cc  
Subject re: Oxford Health Plans (NY) Proposed rate increase

To DFS,

My business got a letter from Oxford that is proposing a 29% increase in health insurance for small groups. This is an outrageous increase for already high rates. My business partner and I pay over \$1,000 a month each as it is.

This increase would pose a tremendous hardship to our small business.

Please do not allow for such a increase.  
Thank you in advance for your consideration



06/19/2012 11:58 AM

To premiumrateincreases@dfs.ny.gov  
cc  
Subject Oxford Health rate increase request

Dear Sirs,

I am the executive director of a small non-profit foundation located in New York City, with █ employees covered by Oxford Health Plans NY, Inc., Oxford Health Insurance, small group Freedom Plan Select.

Oxford recently notified me that it is requesting an OUTRAGEOUS increase of 29% for the annual premium for our group's coverage, to start next year. They cite factors such as rising medical expenses for the rate increases, "including increases in the costs of medical services, increases in the amount of services used, and changes to the population enrolled in the product," to justify the rate increases.

I find that their reasoning is not credible on several levels. First, with the passage of the affordable health care act, insurance companies should begin to enjoy a boom, as 15 million un-insured Americans join the ranks of the insured. By all reports, this new cadre of paying customers should include some of the healthiest people among us - those who are young, healthy and otherwise felt that it was prudent to forgo the expense of health insurance coverage. Second, everything in the plan is directed to encourage preventive care and lessen the need for overuse of services. Third, the costs of medical services, by all accounts in the media, is rising faster than inflation (which is at an all-time low), but is being actively suppressed by the affordable health care act, as well as by insurers themselves.

With wages being stagnant or falling for the vast majority of Americans, with inflation at all-time lows, and with overall growth of the economy at very low levels, it seems completely unreasonable and in fact usurious, for Oxford to seek to claim 29% more of an employer's contribution to the health care of its employees. Maybe we should have taken the route of eliminating health care companies and gone for the single payer system used with such success in the U.K., Japan, and Scandinavia, where citizens are not subjected to the whims of private insurance company's deciding how much health care will be provided to the insured on their rolls, and how much money they will make off of it. Perhaps in the future, when more citizens become aware of the type of rate increases their employers see, for less coverage and less health.



06/19/2012 10:01 PM

To PremiumRateIncreases@ins.state.ny.us

cc

Subject Oxford Rate increases

Health Bureau-Premium Rate Adjustments  
New York State Department of Financial services

Dear Sir or Madame,

I am a physician in NYC participating with Oxford Insurance Company in its Freedom and Liberty Programs. I also have Oxford as the Health insurer for me and my 2 employees in the office. I have had Oxford Rate increases every year (for the past 7 or 8 years) of 10-20 per cent. This year I am paying over \$38,000.00 for our individual insurance. Again this year, as last year, they are requesting 29.9% increase across the board for 2013! No statistics show that rate

of yearly increase in medical care. **In fact as a receiving physician Oxford has not increase one penny in our (physician) reimbursement for over 5 or more years! In fact they reduced payments in some codes.** So where is the money going? The CEO compensations, their salaries and the profits are increasing every year by leaps and bounds.

The next increase of premiums and pharmacy will be catastrophic and I will have to let the employees pay out of their salary. That is not fair. I do hope somebody looks at their books and allow them less than 3% increase so we can breath one more year before they dive us out of business.

PLEASE DO NOT BLAME THE PHYSICIANS FOR THE RATE INCREASE.....WE GOT NOTHING! WHERE IS IT GOING?



06/19/2012 03:59 PM

To <premiumrateincreases@dfs.ny.gov>  
cc

Subject United Healthcare/Oxford proposed increase

To Whom It May Concern,

As a customer of United Healthcare/Oxford, I am appalled to have gotten in the mail today a proposal from the company to increase their rates for health insurance by 26.9%. At a time where most people are lucky to have jobs and most don't complain about not having gotten raises for several years, I think it is outrageous for Oxford to propose such an outrageous increase. I would like you to seriously consider refusing their request on behalf of all the people struggling to make the already overly expensive payments United Healthcare/Oxford currently command. Many thanks for your consideration.

Sincerely,



06/19/2012 02:33 PM

To premiumrateincreases@dfs.ny.gov  
cc

Subject Oxford rate increase filing

Gentlemen,

My wife and I own a small business in NYC and can hardly get by these days as everyone is having a tough time and raising their prices. We can't raise our prices so this economy is literally putting us out of business. Today I received a document from Oxford - United Health Care that states they are filing for a 29% increase for the coming year. Currently, my wife and I are paying \$1878.32 per month - don't you think that's enough?. That is more then our monthly maintenance at our apartment.

We are both getting older [REDACTED] and we need quality medical care and insurance. However, if you allow Oxford to raise their rates you will be forcing us to give up our current medical plan and go with one that offers a great deal less and would compromise our health. I am not a well man and I need all the services my current plan offers and with a 29% (outrageous) increase I will be out in the cold. At present the medical care we get is borderline OK - can you imagine what it would be like if we had to downgrade because Oxford wants to make more money?

Please do not allow Oxford to raise their rates - period! Last year you gave them a serious increase and now they want you to allow another more serious increase. I urge you to take a stand and tell them NO! Enough is enough. No more increases for now! If you continue to allow them these outrageous increases it won't be long until the premiums are 5,000 monthly. It's up to you to prevent this. Say NO to any increases.