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AUG 13 2012
HEALTH BUREAU
NYC OFFICE

August 3, 2012

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

Dear Sir/Madam:

United Healthcare/Oxford advised me in their July 16th letter that Oxford Healthplans (NY) intends to file for a premium increase of 13.2% effective March 20, 2013.

Unless the Department of Financial Services rejects the Oxford request, my premium will increase by \$160.99 a month to \$1380.61 (\$16,567.32 a year).

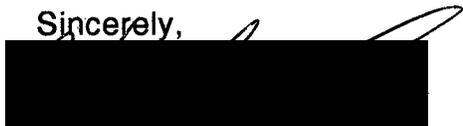
This is an exorbitant premium for an individual HMO plan, particularly in such difficult economic times. The requested yearly premium would represent over four times my 2011 income.

As my current premium is already so high, I would be uninsured if it were not for the financial assistance from my parents, both of whom rely on social security and are depleting their savings to meet expenses.

I respectfully urge you not to approve Oxford's request for an increase.

Thank you.

Sincerely,



New York, NY 10128

Phone: 

cc. Hon. Carolyn B. Maloney - US Congresswoman
Hon. Liz Krueger - NYState Senator

N.Y., NY 10014

8/10/12

RECEIVED

AUG 16 2012

HEALTH BUREAU
N.Y.C. OFFICE

Health Bureau - Premium Rate Adjustments
NYS Department of Financial Services

To Whom it may concern:

I am a subscriber of Oxford Health Plans (NY) Inc. (Individual HMO). Oxford is requesting a 13.2% increase over the monthly rate I am currently paying (\$1,284.06). It is very difficult for me to afford this expense - which is much greater than the cost of any of my other basic needs (food, rent, etc.) Nor does it cover dental or other out-of-pocket medical expenses. The cost of my health plan is also greater than any of my discretionary spending.

Please do not approve this increase. There must be other ways Oxford can defer costs. For example: I am often sent many pages of paperwork that does not apply to me at all. This probably happens to thousands or millions of subscribers, which means thousands or millions of dollars are being wasted on labor, paper, and postage.

Thank you for your consideration.

[REDACTED]

[REDACTED]

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

RECEIVED August 14, 2012

AUG 16 2012

HEALTH BUREAU
N.Y.C. OFFICE

Dear Health Bureau,

This correspondence and commentary is regarding Oxford Health Plans (NY), Inc. and the Oxford Individual HMO and POS products.

My wife and I have been insured through Oxford Health Plans and United Health Insurance for many years as individual plan certificate holders and are currently insured under Oxford's Husband/Wife coverage. We are currently paying \$2448.40 a month for Oxford's coverage which is by far the largest component of our monthly budget. Year after year after year we have seen Oxford (and before them, UnitedHealthcare, which is their parent) receive double digit annual percentage increases in their rates for the plan in which my wife and I participate.

I have recently received the enclosed correspondence from UnitedHealthcare Oxford dated July 16, 2012 in which they are requesting, yet again, another double digit percentage rate increase for the plan in which my wife and I are members.

Please note that I have searched for reasonable justification for the recent past annual and current annual increase requests and have found none. Since the year 2006, the percentage of yearly increases in the US Consumer Price Index (CPI) have never exceeded 4% and in 2011 was 3.2%.

During this same period (Year 2006 and thereafter) the Healthcare component of the CPI has not exceeded 4.4% annually and it was 3% in 2011.

Despite these relatively modest cost increases, Oxford (UnitedHealthcare) continues to submit, and have approved, oversized (double digit) percentage rate increases in the Plan to which my wife and I subscribe. These annual double digit percentage rate increases, which are compounded annually, have become financially devastating to us.

It should be noted that UnitedHealthcare (Oxford's Parent) has reaped great financial benefits. For the year 2011 and through August 7, 2012 UnitedHealth Group, Inc.'s common stock (stock ticker symbol, UNH) price has risen 49.89% or nearly four times the increase of the Standard & Poor's 500 (of 12.98%). UNH's net earnings have increased \$1.2 Billion to \$5.14 Billion in just two years from 2009 to 2011 and over \$500 million in just the year 2011. On a percentage basis, UNH's net earnings have increased 28% in 2009 (vs. 2008), 21% in 2010 (vs. 2009) and 11% in 2011 (vs. 2010). As an individual policyholder, it has become very, very difficult to fund these outsized annual increases in stock price and UNH's net earnings.

I have also enclosed a correspondence from UnitedHealthcare dated 7/13/2012 containing a document titled "Notice of Medical Loss Ratio for your Health Plan". This document states "The Affordable Care Act requires health insurers in the individual and small group markets to spend at least 80 percent of the premiums they receive on health care services and activities to improve health care quality (in the large group market, this amount is 85 percent). This is referred to as the Medical Loss Ratio (MLR) rule." Thus, premiums contain a cost component linked to "activities to improve health care quality". This seems to provide insurers with the ability to realize and allocate costs associated with such activities in a very subjective manner to the possible detriment of individuals and small groups.

Therefore, I believe that Regulators need to review the rationale, methodology and accounting principles used by insurers to calculate and allocate costs associated with "activities to improve health care quality" to determine whether or not individuals and small group markets are not disadvantaged by arbitrary or predatory allocation (as well as cost realization) of such costs by insurers before determining rate changes.

My wife and I are older, middle class people who are not employed. Our life savings are being rapidly drained by these high yearly health care percentage rate increase requests and subsequent approvals.

Kindly provide individual policyholders like my wife and I some relief by bringing the percentage rate of premium increases in line with government-reported increases in health care costs and please consider providing us some relief from prior year outsized premium increases. Your consideration and favorable action, in regard to this matter, would be deeply appreciated. If you have any further questions or need additional information, I can be contacted by telephone at [REDACTED]

Please note that my wife and I have reviewed all Health Care Insurance options available to those in our circumstances in New York State and can find no other programs for which we qualify at this time.

The enclosed correspondence dated July 16, 2012 states that the comment period is through August 16, 2012.

Respectfully,

[REDACTED]
[REDACTED]
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