



06/17/2012 08:25 PM

To PremiumRateIncreases@dfs.ny.gov, [REDACTED]

cc [REDACTED]

Subject Comments/Inquiry Regarding Oxford Health Plans(NY), small group HMO product

To whom it may concern,

I am a small business owner and less than a year ago chose Oxford Health Plans (NY) and the Oxford small group HMO product. I have been receiving renewal information regarding the plan that states that my monthly premium rate is being adjusted and in less than a year's time, the premium rate has increased 17.4%.

I understand that prices are increasing with inflation, etc., however I feel that this is a very large and unfair increase.

I take very good care of my health and believe in having health insurance. I am not a big business and these kind of increases cause someone like me to be unable to afford health insurance. It is very disappointing (and scary) and I really hope you are able to help to make the price adjustment more fair. Again, I do understand that prices for premiums must increase with the times, I just believe that a 17.4% increase in a year is astronomical and very unfair to small business owners like me and I am hoping you are able to do something to help!

Thank you so much for your time and for listening!



06/18/2012 10:09 AM

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

cc

Subject Oxford Small Group HMO, Oxford Small Group EOP premium increases

As a partner in small [REDACTED] business located in [REDACTED], facing a 16.9% rate increases for the HMO product and 17.2% for the EPO product when our policies are renewed in early March 2013

will be a hardship for us. We are all trying to protect our profit margins, but given that the current inflation rate is 1.7% makes Oxford's request truly puzzling and depressing. Given the lack of real competition among medical insurance providers in New York, what recourse do small businesses have to continue to offer our employees acceptable coverage at reasonable levels? We currently ask our staff to share 20% of the cost for the HMO or 30% of the cost of the EOP, but we are not financially strong enough to give our employees a commensurate raise to cover their additional costs if this raise goes through.

I appeal to you both from a moral as well as a practical perspective to please stand by the small businesses of New York. Please carefully weigh the complete cost of such an increase. Over the past several years Oxford has been requesting higher than inflation increases which we as small businesses have been absorbing. Please put a stop to this double digit increase and pass a modest increase more in line with the current CPI rate.

Thank you in advance for considering this request.



PremiumRateIncreases@dfs.
ny.gov

06/18/2012 01:12 PM

To

cc

Subject Re: Comments on First United American Health Insurance Rates Filings

My provider is United Healthcare Oxford

A 17.7% proposed increase, on top of the multiple increases over the past few years, continues to make it virtually impossible to offer more health coverage to more of our employees.

Costs continue to rise but, without adequate support, small businesses and, most likely, any business will be unable to maintain support for their employees' health & well-being. Absolutely ridiculous.



06/18/2012 01:30 PM

To PremiumRateIncreases@dfs.ny.gov

cc

Subject Oxford's Small Business Rate Increase Request To Be Denied

To Whom The Final Decision Is Made

I'm utterly disgusted that one **again Oxford Health Insurance is requesting a rate increase of 16.5% on SMALL HMO BUSINESSES!!!!!!**. Is it not registering to you (the regulators) that small businesses are the backbone to putting the economy back on track when government with their misuse and quite frankly misconduct of money shed so many jobs. That wages have not

gone up for the middle class but have actually come down while the price of Health Insurance has gone up and more importantly **the profits of the health insurance companies have gone up**. When will the madness stop? When we have another Marie- Antoinette saying "Let them eat cake" and an entire society is brought down? I urge you to seriously consider the implications of making a an increase available to the insurance company. YOU, THE REGULATOR, are just as much, *if not more*, responsible for this. **This is why, WE THE PEOPLE, pay your salaries, to not let corruption and greed ensue. I also will say that I very much took note that last October the state of NY decided to combine the financial regulators together with the insurance regulators which in my view doesn't seem to create much of an atmosphere where CHECKS AND BALANCES CAN BE POSSIBLE.**



06/18/2012 04:11 PM

To <premiumrateincreases@dfs.ny.gov>

cc

Subject Health Bureau-Premium Rate Adjustments

To whom it may concern,

I feel compelled to write concerning a letter I received from my new health insurance carrier, Oxford Health Plans (NY), Inc. They have written to inform me that they have applied to the New York State Department of Financial Services for a rate increase of 16.5%. If this increase is approved, our health insurance premium will increase from \$936.22/month to \$1090.70/month. It is impossible for me to understand how this exorbitant amount can in any way be justified. As I have indicated for the past two years, when my letters were directed to the New York State Insurance Department, my husband and I are the sole employees of our small business. Every year, because of the ever increasing costs of health insurance we must go through the process of finding a more affordable carrier or reducing our coverage. In this financial climate, it is possible that if this increase is granted, we will find ourselves among the ranks of the uninsured. One thing I do know for sure is that our business is not anticipating an increase in revenue of 16.5% to cover this additional premium.

Last year the 23.8% increase EmblemHealth, our previous carrier, requested did not come to pass, but the 17.9% increase that was granted did force us to change carriers. I don't know if my letter had any impact on your decision to reduce their premium increase, but I hope that it did.

For the past 2 years I closed my letters with the following:

YOU HAVE THE POWER TO VOTE NO ON THIS INCREASE, PLEASE USE IT!!

It is as true now as it was before.

Thank you for your consideration.

Very truly yours,



06/18/2012 05:25 PM

To PremiumRateIncreases@dfs.ny.gov

cc



Subject Oxford Health Insurance

I am writing because Oxford Health Insurance Inc is filing a premium rate adjustment request. Any information you can provide is greatly appreciated.

I own a small business and have chosen Oxford as the company that provides us with health insurance. The cost of this plan has gone up about \$300 per month from when I first applied, which I believe was 2006.

They are requesting a 16% and more increase to their rates which I have to say if that is passed down to us small business owners is really a lot of money. Most employees that work for small businesses can't afford the increase as well. So who pays it? Or does that mean we go without insurance. I'm really upset about the fact that this increase will put into the renewal of my plan. Each year the rates increase and for what? We aren't getting better coverage. If anything we get less and pay more.

Is there any information on your web site where I can get more education on this?

Thank you for your time,



PremiumRateIncreases@dfs.ny.gov

06/18/2012 01:12 PM

To

cc

Subject Re: Comments on First United American Health Insurance Rates Filings

My provider is United Healthcare Oxford

A 17.7% proposed increase, on top of the multiple increases over the past few years, continues to make it virtually impossible to offer more health coverage to more of our employees.

Costs continue to rise but, without adequate support, small businesses and, most likely, any business will be unable to maintain support for their employees' health & well-being. Absolutely ridiculous.



06/19/2012 12:30 PM

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

cc

Subject FW: United Healthcare (Oxford) Insurance Company request for a premium increase for 2013

To Whom It May Concern:

For the past twelve years, I have been a [REDACTED] for several different small business here in R [REDACTED] [REDACTED] Every year, two months after the Company's health insurance renewal contract has been signed, I receive a notice from the insurance company (in this case United Healthcare/Oxford) that it is requesting a premium increase from the New York State Department of Financial Services. This year, as in past years, the percentage increase is many times over the increase of the cost of living. Oxford is requesting a 16.9% increase across the board. If past history reflects the decision made by the New York State Department of Financial Services, Oxford will be granted a double digit increase of 12% or 13%. A 12% increase is 3.33 times the estimated cost of living increase for the year 2012. How can New York State Department of Financial Services justify the approved rate increases over the past several years?

As the [REDACTED] of a small business, I have run out of creative ways to offer health insurance to the employees without requiring large employee contributions, large co-payments, and, the real killer, co-insurance. This company is a [REDACTED] and our [REDACTED] are affected by everything that is happening in the world, including the weather. Our vendors do not grant us a 16.9% decrease. Our customers do not grant us a 16.9% increase. So why, year after year, does the New York State Department of Financial Services grant the health insurance companies double digit increases?

As a business woman, I do understand that stockholders are entitled to a reasonable return on their investment. That is the American way. But are stockholders and the executive of health insurance companies entitled to greedy profits that hurt the American public and their health care needs? It is time that New York State stands up to the health insurance lobbyist and says enough is enough. It is time for New York State to stand up to the health insurance companies and just say "NO" and say "yes" to the State's citizens.

Thank you,



**PremiumRateIncreases@dfs.
ny.gov**

06/19/2012 09:51 AM

To

cc

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

I am writing to say that I received an notice from Oxfird informing me that they [REDACTED] ed a rate increase of 16.5% over the next year. I am a [REDACTED] who works for a non profit organization which only offers this plan to its employees. As it is I live basically check to check and contribute more than 10% of my salary to health care costs. It is already a bit much that the copays are up to \$30 for a doctor visit and contraception (even with the drug maker discount) totals \$800 a year. Suffice it to say that this is my only option for health care as I do not qualify for Healthy NY/NJ or less expensive programs offered to low income residents. These rate increases really impact young struggling professionals and families (the middle class) who bear the brunt of these expenses in order to adequately take care of themselves and their families. Please consider denying or reducing their rate

increases in total so that we can let them know that the insurance companies cannot hold us hostage for health benefits.

Sincerely,



06/19/2012 10:37 AM

To PremiumRateIncreases@dfs.ny.gov
cc
Subject Re: Re Oxford Heath plans small business premium increase

To whom it may concern

I am writing you as directed by my health insurance company United Healthcare regarding their requested small group plans premium increase.

United Healthcare is requesting a 17.4 % premium increase on my insurance plan
[REDACTED] Small HMO Subscriber)

This on top of the same increase they requested and received last year

I don't know how they can honestly request such a large premium increase ,especially as they claimed last week that they are bringing in almost 9 Billion dollars of income last year resulting in over 2 Billion dollars of net profit.

How can a company booking over 2 billion dollars of net profit justify repeated premium increases
Can you please share with me how this could be authorized

I am looking forward to hearing from you

Regards



06/19/2012 01:10 PM

To <premiumrateincreases@ins.state.ny.us>
cc
Subject 2013 OXFORD INCREASES

I just want to state that it a complete DISGRACE that you are allowing insurance companies (such as Oxford) to give 16.5% increases, especially during a recession!

Every year our incomes and profits are diminishing due to economic stress factors, however the medical field is in its own different world hereby granting double-digit increases.

I find this unethical and down right criminal in nature!

Are these Insurance companies greasing your pockets? One needs to really think twice at how these criminal increases are allowed to run wild and out of control for the past 15 years or so.

While incomes are either unchanged or rise slightly at 2% per year, you give the green light for 12%-17% increases year after year???

Pretty soon 90% of our salaries will go towards paying our monthly family medical costs...what a travesty!



06/20/2012 09:06 AM

To premiumrateincreases@dfs.ny.gov
cc

Subject REJECT Rate Increase Filing of Oxford Health Insurance Inc.

Dear Health Bureau,

I am writing to file my complaint and request that you REJECT the outrageous 16.9% premium rate increase requested by Oxford Health Insurance for the small group EPO products.

I am a self-employed New Yorker supporting a wife and young daughter and am already paying over \$1500/month for healthcare! The rates were just increased last year! I urge the Health Bureau to advise Oxford to review their own management operations and find ways to cut costs and improve productivity just like the rest of small businesses are forced to do. I cannot go to a state government to ask for increases, I simply need to become more competitive and improve my services. The same free market principles should apply to Oxford. These healthcare increases are suffocating small businesses and we cannot remain competitive when we're forced to pay such outrageous fees for basic health insurance. With such outrageous increases, my options will be to pay less for reduced health care benefits, which are already among the worst in industrialized economies. It's a shameful position for the United States of America.

I will file my complaint with my congressman as well!

Thank you and if you have any questions, please feel free to contact me.

Kind regards,



06/19/2012 02:43 PM

To premiumRateIncreases@dfs.ny.gov
cc

Subject UnitedHealthcare/Oxford Premium Increase

Dear Sirs - We have just received a letter from UnitedHealthcare with a proposal to increase our premium rate 16.9% for our 2013 rates. Approval of these increases would be unconscionable. The economy is poor and salaries are depressed. Our household income is down 85% in the last few years while health care premiums escalate with often REDUCTIONS in benefit. Our current family yearly premium that we pay is \$ 18,528.48 for three people, most of which is after tax dollars. This does not include our costs of deductibles, dental, eye glasses, etc. A 16.9% increase would add another \$ 3,131.31 cost burden with no benefit increase. Our income is not going up, nor should the insurance companies profits. This must STOP. We pride in taking care of ourselves without being a burden to others or the government, but these costs are forcing families to become social burdens instead of tax payers. If UnitedHealthcare is showing more than a 5% net profit or if ANYONE in the company is making more than \$ 500,000 a year

please vote NO to any increases. Health care premiums should not be manipulated at the cost of those in need. Thank you



06/19/2012 04:01 PM

To <PremiumRateIncreases@dfs.ny.gov>

cc

Subject Proposed premium rates - Small Group Plan Oxford/United Healthcare

Subject: Proposed premium rates - Small Group Plan Oxford/United Healthcare

Dear NYS Dept of Financial Services:

I am in receipt of a proposed rate increase from the above referenced health care insurer. This is certainly unacceptable and a slap in the face not just to my employer but to me as well as I contribute to my plan. It is insulting to consider a 17.7% increase for a year let alone 1 quarter in 2013. How much more do you expect us to take? We can no longer sustain these rates and increases as a business of 3! Health care is a human right, not an entitlement. A system for profit does not work. I honestly do not know how those people sleep at night. We are already paying \$500+ a month for my coverage and for what? Co-pays upon co-pays, more and more doctors opting out and a terrible health care system.

I ask you to reject this proposed increase.



06/19/2012 04:35 PM

To premiumrateincreases@ins.state.ny.us

cc

Subject Oxford Health Care Increase

Please be advised that I am opposed to the Oxford Health care rate increase of 16.9%. I cannot believe they are asking for another increase on the supposed grounds of rising medical costs. This is a yearly tactic on their part without submitting any specific justification. It appears that the ploy is to ask for an outrageous amount and then DFS will approve a lower amount. There should be an end to this annual increase. Most individual's salary/income is not increasing on a yearly basis. This application should be denied in its entirety.



06/20/2012 09:28 PM

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

cc

Subject N [REDACTED] Oxford NY Small Hmo

They are kidding, right? A16.5% hike? Guess it's time to move to the state of MA where people can afford medical insurance.

We cant make it til 2014! How can u people sleep at night even considering this robbery?

Do the right thing and help us out... Reject this rate hike!



06/20/2012 12:14 PM

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

cc

Subject United Health Care Rate Increase Response

To Whom It May Concern:

I am writing to you from a small business who willingly provides health care coverage to all of its employees who opt in and has since our company was established many decades ago. We are in receipt of the estimated increase letter on June 15, 2012 and are absolutely appalled by this notification. A 16.9% rate increase in one year after we have received consistent double digit increases for the past several years is simply unacceptable. It is not reasonable to pass on such extraordinary increases to your small business clients year after year after year. I assume that the decision makers at the insurance company are intelligent and creative leaders, so I suggest getting more creative on how to manage your estimated increase in costs: Look to larger business clients, apply for more government subsidies and if that fails then do what all businesses must do at times, cut the fat!



06/20/2012 12:00 PM

To premiumrateincreases@dfs.ny.gov

cc

Subject Oxford request for premium rate adjustment

To whom it may concern,

I am writing to address United Healthcare's proposed 16.5% increase to their customer's premiums.

To me, a company who is experiencing enormous financial success asking for even more money for a decreased level of service is almost unbelievable. As a company, they are making billions of dollars per year, and yet are still asking for a premium increase. In my personal situation, my current premium has me debating weather or not I should drop my health insurance altogether

every time I see my pay stub and see the enormous amount of money I pay to never see a doctor because the copay is high as well. In essence I give them money and they provide no service. This premium increase would leave me no choice as I would no longer be able to afford it, plain and simple.

Inflation remains in the low single digits. The common working person has not increased their salary by 16.5%. United Healthcare should not be able to get away with this, please take this email into consideration when making your decision. Insurance companies are already stealing from the working class, please do not allow them to continue unhindered.

Thank you,



PremiumRateIncreases@dfs.ny.gov

06/20/2012 03:08 PM

To

cc

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

This is outrageous. It is a crime letting these companies even fill rate adjustments with these rates! 27.3% !Is it a joke?



06/20/2012 05:02 PM

To PremiumRateIncreases@dfs.ny.gov

cc

Subject Proposed Premium Rate Increase Oxford Health Plans (NY) Oxford Small Group HMO

To whom it may concern,

I am writing regarding a letter I received from Oxford Health that they are proposing a 17.4% increase in premium for Medical and Pharmacy under their Oxford Health Plans in NY, in particular the Oxford Small Group HMO.

I am Benefits Administrator for my group and I convey the feelings of the group when I say that a 17.4% increase in premium would be devastating in this economy, where people are struggling to keep their heads above water. Clearly, if this rate increase were approved by DFS, I would only be able to, in good conscience, begin looking for another insurance plan.

I urge you to please consider carefully before approving such a drastic increase. It is not within reasonable limits and should not be allowed.

I look forward to your response.

Regards,



06/21/2012 03:51 PM

To PremiumRateIncreases@dfs.ny.gov

cc



Subject Percent Increase Comments

To Whom It May Concern:

I am writing to you as an employer in the New York area offering a small group health insurance product through Oxford Health Plans (NY) Inc, Oxford Small Group HMO because I have just received a letter informing us of a possible 16.5 percent increase for the 2013 policy year.

I ask you to RECONSIDER approving this drastic increase! Over the past two years there has been an increase of 11 percent in 2011 a 12.2 percent increase in 2012 and now a 16.5 percent increase possibly for 2013. If you allow this increase for 2013, that will translate into taking a family plan from \$1,457.13 Liberty Plan to \$1,697.55 per month. That is outrageous and at this rate, the small business owner and employees will not be able to afford health care at all!!!! Imagine that.....born and bred Americans who can't afford to have healthcare in their own country.....that is a sad state of affairs.

The history of this Country has been that the small businesses are the foundation for growth and prosperity for the future. With the ever increasing rates for professional/general/workers compensation/disability and general cost of business, how can we as a small business continue to pay increases and yet have to take cuts in the services and benefits that we need to take care of our families. Over the past two years the benefits to these plans has never been to the policy holders benefit. There has been an increase in co-pay payments and an increase in deductibles while decreasing the services provided.

Who is going to take a stand and speak for us? When is enough going to be enough?

With this challenging time in our economy, we as the small business owner (and only one example of the businesses throughout the tri-state area) have had to lower our prices to be more competitive in our field. How can we lower our revenue and be expected to raise our expenditures and SURVIVE?

This is an extremely important decision that should require extremely diligent thought and research before agreeing to approve a 16.5 increase for the insurance companies.

If we small business owners have to figure out how to do more with less then why don't you hold them to the same standard and let them do more for less this coming year.

The timing of this letter was very strategically planned....increases went in on 6/15/12 but I didn't receive the letter until 6/22/12. One week into the response timeframe of 30 days, therefore not giving us 30 days to respond but in essence giving only 25 days to respond; but technically only 15 working days to respond.....very interesting!!!!

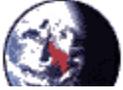


06/21/2012 03:25 PM

To

cc

Subject NYS Department of Financial Services Consumer Assistance



Unit Inquiry

I just received a notice that our insurance,(United Health/ Oxford) is requesting a rate adjustment of 16.9 percent (increase, really that goes without saying). Are you kidding!!!? We have a \$15,000 deductible as it is because that is all we can afford. So they basically don't pay anything but we get to pay them. What do they need an increase for exactly? Insurance companies are out of control, we pay more and they pay less. Why? This is wrong on so many levels. Please deny this request. They do not need it other than to line the executive pockets.

Kindly,



06/21/2012 03:06 PM

To [Redacted]

cc

Subject NYS Department of Financial Services Consumer Assistance Unit Inquiry

To Whom it May Concern:

I am writing to you to express my feelings regarding a letter I received this morning. It states that Oxford will be raising their premiums by an average of 16% for the year of 2013.

This is an outrage! With the despicable increases of fuel costs and medical premiums, this state and country will be inundated with an influx of homeless citizens. (NATURAL BORN CITIZENS, WHO HAVE BEEN PAYING THEIR TAXES THEIR ENTIRE LIFE!)

Where will this end???? There are no words to describe the gross mismanagement of this state and country. Wake up!! You need a single mom to balance your budget!

The domino effect of these reprehensible increases to the American people will be devastating!

My voice may be one small voice, but is the consensus of opinion for the masses. What has happened to this country? Shame on all of you!

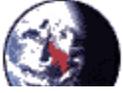


06/21/2012 06:15 PM

To PremiumRateIncreases@dfs.ny.gov

cc

Subject Oxford Health 2013 16.9% health, medical and drug



Increases

To whom it May Concern,

My husband is a small business owner and [REDACTED] Despite sending out resume after resume, unable to find work in my field, I am currently unemployed in this poor economic market. I cannot find a job using my BA, MS and NYS license.

My husband has not had an increase in pay in the past 11 years, while all else, ie. taxes, insurances, health, car, home, food, gas, school, etc are increasing 9 fold.

The proposed oxford health 16.9% increase, will put us into the position that we can no longer afford healthcare!.

This year we paid \$22,000 + \$4,400 out of pocket for copays. A total of \$26,400 for healthcare costs. You have to make \$25% more to pay this...

A healthcare increase of 16.9% will force us to drop health care altogether.

This is OUTRAGEOUS. We have no dental, eyeglasses and many other health care services we pay out of pocket for.

ER went from \$50 copay to \$200, as did other copays.

We do not use \$26,400 worth of healthcare, which is funded to help those who have nothing.

Why aren't teachers and union employees paying \$2,200 out of checks for a years worth of healthcare for their families...

Why aren't healthcare costs raised on those who can afford it, not on the backs of the small business owner, who barely makes a living to pay standard bills of food, clothing, roof over our heads, and college costs, of which we had to take out loans.

We are living paycheck to paycheck for the first time in our lives, barely able to pay our bills due to all the tax increases and health cost increases.

I never thought I would ever be in a position that I can't pay my bills.

We don't live extravagantly . I haven't been on a vacation in 10 years, my house is falling apart, needs new windows, flooring, total updating. I shop at thrift stores for clothes and furniture.

Barely making food, mortgage, college needs etc

I beg you to DENY Oxfords 16.9% proposed HEALTH CARE COST INCREASE or I , and many others will be at the ER , not able to pay for healthcare anymore. It is hard at this level.

I thought I was middle class, but this idea is not a fact anymore.

PLEASE HELP the Small business owner who is no longer able to be in business.

Thank you



06/21/2012 05:47 PM

To premiumrateincreases@ins.state.ny.us

cc

Subject hold the line on premium increases

To Sir/Madam:

I am a small business owner in the Oxford Small Group HMO Plan, with about 18 employees, and want to protest with vehemence the recent Oxford rate application to increase rates in the later part of 2012-2013 17.7% Please note that this comes on the heels of brutal increases in past years.

The sales of my business are declining in this recession, and to be continually whacked with this type of increase will cause me to reduce or eliminate coverage.

It is simply not sustainable, and it is killing my small business.

Please help us to continue to employ New Yorkers in this terrible business climate by holding the line on these out-of-control health care increases.