



06/22/2012 02:50 PM

To premiumrateincreases@dfs.ny.gov
cc
Subject Fwd: Small Business owner's request.

To whom it may concern:

Today I have received a letter from Oxford telling me that they are applying to the state to increase my health insurance premium by 16.5%. The letter states that, "Rising medical expenses are the main reason for the requested increase."

Their claim is absolutely false. I am a doctor of [REDACTED] and I am also a provider with Oxford. I am struggling to afford owning my small business. I cut my salary 33% last year. Every week I write off about 40% of my medical bills due to poor reimbursement fees. Oxford does not increase their reimbursement to my doctor office. While medical charges may rise, they do not pay more. Additionally, switching to Electronic Health Records has been a severe problem to my office financially. These health insurance increases must stop or they will wreck my practice and my home.



06/22/2012 05:15 PM

To <premiumrateincreases@dfs.ny.gov>
cc
Subject Premium Rate Adjust for Oxford Health Plans small group HMO

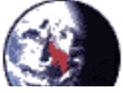
To Whom It May Concern:

I received notification that my health insurance company, Oxford Health, is requesting a premium rate adjustment for their small group HMO plan, which is the plan I have. I would like to oppose their request, as they are already getting paid too much for this plan, which has high copays and limited doctor selection. I hope that you will deny their request and keep insurance affordable. Thank you.



06/22/2012 11:01 AM

To <premiumrateincreases@dfs.ny.gov>
cc
Subject Premium rate adjustment requested by United Healthcare for



Oxford Health Plans (NY) for 2013

I have just received the information notice from United Healthcare requesting an increase in 2013 of 16.9% for their Oxford Health Plans (NY) Small Groups HMO product.

I object in the strongest terms possible to such a level of increase.

I wish I could increase my pricing to my customers like that.

Also, I am convinced that this requested increase is totally commensurate with the general increase in healthcare cost (irony intended)!!!

Sincerely,



06/24/2012 10:54 AM

To PremiumRateIncreases@dfs.ny.gov

cc

Subject

To whom it may concern,

The continued unbridled corporate greed that is bludgeoning the middle class into oblivion has got to stop! Why does our government not only allow this to occur, but promotes it! All you faux representatives of the people ought to declare your bought and paid for allegiance to the corporate monster that is devouring us. This is outrageous, 17.7% increase!!! [REDACTED] Seriously, Stop it, we cannot take anymore. Health care and education should be free for all our people! You are killing our country and leading us to the ultimate conflict, the People vs. the Corporate monster and it's government lackeys! Shame on both your houses, they have made worm's meat of the us!



06/22/2012 09:48 AM

To premiumrateincreases@dfs.ny.gov

cc

Subject Oxford

We respectfully ask that YOU DENY the Oxford request for 16.3% insurance increase. We are a small business and NO ONE here has income that rises that amount of percentage. They have been raising our insurance every year and changing the deductibles (higher) as well as the benefits (lower!!). We need some kind of regulation here to help us stay afloat. Healthcare insurance is our highest expense of our business and it has been draining us.



06/23/2012 04:25 PM

To premiumrateincreases@dfs.ny.gov

cc

Subject Oxford Small Group HMO



Dear sir or madam,

I am writing in regards to the premium rate increase request from Oxford Health Plans (NY), Inc. for the Oxford Small Group HMO product. I have been informed the request is 16.5% increase. I am a sole proprietor and my family coverage will increase to over \$2000 a month. This in an incredible increase and burden on a modest income sole proprietor. This plan continues to be the most reasonably priced with reasonable family coverage so there are little alternatives other than to stop carrying health insurance altogether. I respectfully request that you either reject or reduce this increase to a more reasonable amount. Thank You



PremiumRateIncreases@dfs.ny.gov

06/25/2012 07:12 AM

To

cc

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

I have just been informed that the proposed that Oxford small group HMO plans in NY have proposed a 17.4% increase for renewals for 7/1/13-9/30/13! Considering that the current rate of inflation for 2012 is between 1.7%- 2.9% I think that this increase is grossly exaggerated. Although I think Oxford is one of the better health insurance companies to deal with, it would make it virtually impossible to keep this coverage. I can't expect my employer to absorb this entire increase, therefore my currently cost to hold a family plan with my employer is \$580 per month, (w/ higher 30/50 copays),that would increase my cost to keep this plan by \$100.92 per month! This increase is wayyyy out of line.



PremiumRateIncreases@dfs.ny.gov

06/22/2012 10:22 AM

To

cc

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

NYDFS:

Once again the Oxford NY small business HMO is looking for a rate increase. This time 16.5%! My God! who gets raises like this these days. People are unemployed, barely staying afloat, small business & individuals are barely, or unable, to afford health insurance. Allready the co-pays and deductables make this policy, what I consider, to be catastrophic insurance because by the time it kicks in you allready are paying out hundreds if not thousands of dollars. When are our politicians going to do something about this? The poor receive help and programs with their health care, the rich can afford it and the

politicians have the best health care the taxpayers can buy-what about the middle class? I would be considered middle to lower middle class and I am at the point where I cannot afford to go to the doctor, I cannot afford prescriptions, and forget about the dentist. The insurance industry is making billions a year in profit-that's billions with a "B". Please do not a!

llow this to happen, do not allow another increase, pass laws so the market in NY can open up for more competition in this area. For every dollar more people have to spend towards healthcare that's less going into our economy.