

June 19, 2012

Health Bureau – Permium Rate Adjustments  
New York State Insurance Department  
25 Beaver Street  
New York, NY 10004

RECEIVED  
JUN 21 2012  
HEALTH BUREAU  
NEW YORK OFFICE

RE: Rate Filing For Oxford New York Small Group HMO Plans

To Whom It May Concern:

We received a notice from Oxford regarding a proposed rate increase for our Oxford Freedom HMO plan. The proposed over 15% premium increase is **unconscionable and we strongly urge this increase to be denied**. We already had to switch from a PPO to an HMO because of prior premium increases. This proposed increase will cause undo hardship to both our company and our employees. Because we are a small group we are already discriminated against in policy pricing. Increasing premiums is adding insult to injury. There is no valid reason for such an extreme increase in premiums. We want to be able to continue to provide quality insurance coverage for our employees, however, with such high premium increases EVERY YEAR, we may no longer be able to do this. Our small group HMO is already a lower level of coverage than we would like, but it is all we can afford to offer because of Oxford's ever increasing high premiums and ever increasing deductibles. Our revenue is not going up by even 3% annually, yet we are expected to pay a premium increase of over 15%. Moreover, Oxford is continually cutting [REDACTED] so they are only pocketing the increased income. This rate increase is just greedy and complete without merit.

Please do not approve this increase in premiums.

Thank you,

June 19, 2012

Health Bureau – Premium Rate Adjustments  
New York State Insurance Department  
25 Beaver Street  
New York, NY 10004

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HEALTH BUREAU  
NEW YORK OFFICE

RE: Rate Filing For Oxford New York Small Group HMO Plans

To Whom It May Concern::

I received a notice from Oxford regarding a proposed rate increase for my Oxford Freedom HMO plan. The proposed premium increase is **unconscionable and I strongly urge this increase to be denied.** I already had to switch from a PPO to an HMO because of prior premium increases and increased deductibles. This proposed increase will cause me undo hardship. I work for a small company that is already discriminated against in policy pricing because of its size. Increasing premiums is adding insult to injury. There is no valid reason for such a huge increase in premiums. My HMO is already a lower level of coverage than I would like, but it is all I can afford because of Oxford's ever increasing high premiums and ever increasing deductibles. My income is not going up at all, yet we are expected to pay a premium increase of over 15%. Furthermore, Oxford is continually [REDACTED] to physicians. So they are increasing what they charge customers and decreasing what they pay doctors. The only thing this rate increase will do it increase Oxford's profits. There is no rational reason for any rate increase at all.

Please do not approve this increase in premiums.

6/20/2012

JUN 21 2012  
TEAM SUHEA  
OFFICE

I PROTEST! THIS IS JUST WRONG! ABSOLUTELY OXFORD SHOULD NOT BE ALLOWED TO INCREASE THEIR PREMIUMS! THE RATE HIKES SUGGESTED ARE TOTALLY OUT OF LINE, AND UNREASONABLE!

For a single self-employed person on the [REDACTED] Plan, person my premium is approaching \$15,000 yearly!

With every claim Oxford reimburses less and less and the copays for doctors, tests and medications just goes up and up!

IS OXFORD LOSING MONEY? I DON'T THINK SO!  
NO! NO! NO! NO! NO! NO! NO! NO! NO! NO!

Oxford routinely denies coverage of every single out-of-network doctor visit, procedure or test on the first second and third go arounds requiring endless phone calls, paperwork and appeals that never are resolved. NEVER!

They seemingly have hundreds of personnel on staff to field these calls and appeal claims to go through the motions, appearing to be resolving claims issues in favor of the patient, but never do! NEVER!

(See the John Grisham film 'The Rainmaker'. This film portrays exactly what is going on with Oxford with all claims!)

Before Oxford asks for a rate increase they should be forced to trim their operating expenses and excess personnel that are employed solely to deal with the paperwork justifying their claim underpayments and claim denials.

OXFORD SHOULD NOT BE ALLOWED TO INCREASE THE PREMIUMS!!!!!!!!!!!!!!!!!!!!

June 20<sup>th</sup>, 2012

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

RECEIVED

JUN 22 2012

HEALTH BUREAU  
N.Y.C. OFFICE

To Whom It May Concern,

My name is [REDACTED] and I am a small business owner of a motorcycle shop in [REDACTED] NY. I am writing today regarding a premium rate adjustment letter I received from United Health Care Oxford, informing me of a request pending for an overall rate increase of 16.5% for their Oxford small group HMO product. I am very disturbed to see this possible rate increase because as is, I barely can afford their premiums and many of my employees do not have health care coverage because they can't afford it. My understanding is the Health Bureau is allowing some time for comments and concerns prior to making a decision on whether or not to allow the increase; I would like to plead to the Bureau not to allow the increase. These days businesses need to make due and become smarter not just charge more, in order to make their clients happy. By allowing the increase it will require us to invest man hours that could be spent working on obtaining new quality healthcare. Please consider all the small businesses trying to make ends meet in this recession and know that many will not be able to afford quality health care if this increase goes into effect.

Thank you for your time and consideration to this matter.

Sincerely,