

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

June 20, 2012

c/c  
Oxford  
NY Prior Approval  
PO Box 862  
Monroe, CT 06468

RECEIVED  
JUN 22 2012  
HEALTH BUREAU  
N.Y.C. OFFICE

Fr:

United Healthcare ID No. [REDACTED]

Reg: Increase for Premium

I was informed that my current healthinsurance company (United/Oxford) is proposing a rate increase. My current monthly rate is 271.65 which includes a 1,200 deductible and does not even cover ambulance service. United has already informed us of a rate increase to the new amount of 320.28..

At the current pace I will not be able to afford health insurance in the future.

**I request that the department pushes for a seperate group of insured individuals who are well below the national average for costs to the insurance company and that this group should even receive a reimbursement of their insurance costs for being a 'healthy' non-smoking, non drinking, daily exercising, individuals.**

**I have rarely used medical treatment over the last few years, but instead made use of alternative treatment, accupunture, massage, herbal remedies and out of country medical treatment, - all of which are NOT covered by my insurance plan !**

**Please take every effort to stop a rate increase !**

Sincerely,

[REDACTED]

June 20, 2012

From: [REDACTED] r

[REDACTED]

RECEIVED  
JUN 22 2012  
HEALTH BUREAU  
NYC OFFICE

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

Re: United Healthcare Oxford, Premium Rate Increase proposed  
for 2013 – 14 of 46.5%

I am writing to protest the above rate increase. It is preposterously huge and I request that it be denied or lowered substantially.

There was already an over 30% rate increase in 2012 and now another even larger increase is being requested.

Please note my request for your office to deny or lower substantially the application of United HealthCare to increase premium in 2013 by 46.5%.

Thank you,

[REDACTED]

[REDACTED]

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JUN 18 2012

TELEPHONE BUREAU  
NEW YORK OFFICE

DFS,

regarding: (Oxford Health Plans health plan sole proprietor  
and individual product)

I have to say that I understand your position  
to raise the insurance premium, but, 45.5% is  
just off the charts! This is almost half  
increase!

I'm a widow who lost my husband's SS,  
working alot just to make ends meet - and  
everything is going up! And I had no  
death benefit. Trying to do this on  
one salary

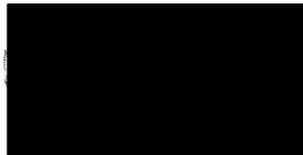
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JUN 21 2012

HEALTH BUREAU  
N.Y.C. OFFICE

June 15, 2012

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

Re: Objection to “Oxford Health Plans (NY), Inc. and the Oxford Healthy New York sole proprietor and individual product” proposed premium increase

To whom it may concern:

I write to file an objection on the proposed premium rate increase of my Oxford Health Plans (NY), Inc. and the Oxford Healthy New York sole proprietor and individual product.

The current estimated increases of 46.5% for Fiscal Year 2013 over 2012 premium will be a major hardship for retired senior citizen like me who financially depend on affordable health care to stay healthy and at the same time put food on the table for the rest of my life.

I understand increase is necessary in bad economy time and to adjust for inflation. But an increase rate of 46.5% is unheard of and outpaces the national rate of inflation of 3% and the medical inflation rate of 8%. I urge you to increase the funding for premium dollars into Oxford Health Plans (NY), Inc. and the Oxford Healthy New York sole proprietor and individual product.

Thank You for your attention to this matter.

If you need more information about my situation, please feel free to contact me at:

[REDACTED]

Thank you,

[REDACTED]

6/20/12



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JUN 21 2012

HEALTH BUREAU  
N.Y.C. OFFICE

June 19, 2012

DFS Health Bureau  
Premium Rate adjustments  
N.Y. Dept. of Finance  
25 Beaver St.  
New York, N.Y. 10004

Cc: Chuck E. Schumer U.S. Senator of N.Y., Sheldon Silver Speaker, Assembly District 64

Subject: Oxford/United Healthcare rate increase request of 46.5% for small business

Dear DFS,

I am writing to convey my sincerest horror at the possibility of this rate increase requested from Oxford for the small business I work for part time. I am 54 years old, layed off from my corporate job in 2009 and struggling to pay the current rate for Healthy New York, small business from Oxford of \$539 a month. It is impossible for me and many other people in my situation to pay this substantial increase.

I know of no other industry that provides a public service that is allowed to make a rate increase of this magnitude. People like me have few or virtually no options. Please do not let this happen, as it will have a grave impact on many struggling New Yorkers

Sincerely,

June 19, 2012

RECEIVED

JUN 21 2012

HEALTH BUREAU  
OFFICE

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

RE: OXFORD/UNITED HEALTHCARE 46.5% INCREASE

To Whom It May Concern,

I am writing to you, yet again, in hopes that you will not pass the proposed premium rate increase for 2013. I wrote to your office last year, to no avail. I am hoping this year something can be done about this outrageous increase of 46.5%!! I almost thought it was a joke.

I am imploring that you can stop Oxford/United Healthcare from implementing this increase. Like I stated last year, we need someone to protect us from Health Insurance Companies. Who can afford this rate increase? My husband and I are a hard-working couple with two children in college and a third who will be there in a few years. Together we have four jobs. Too much of our hard earned money already goes toward our healthcare premium, we simply can't afford this increase!

What is one to do when the rates are so ridiculous? Who do we turn to? Where do we go? As hardworking as we are, should we have to worry about not having health insurance. Then whose problem would that be?

I can't believe that nothing can be done to stop these outrageous increases every year! There's a proposed law to stop people from having too much soda, but this can't be stopped?!

Thank you for your serious attention to this matter. I look forward to a positive result.

Sincerely,

A black rectangular redaction box covers the signature area. A thin horizontal line extends from the right side of the box.

RECEIVED

JUN 21 2012

HEALTH BUREAU  
NEW YORK OFFICE

Health Bureau

I am writing in response to a letter I received regarding my health coverage with Oxford Health Plans, Inc. and Oxford Healthy New York. I first purchased this insurance plan because my place of employment does NOT offer health insurance and this plan was affordable for me at the time. Since my first enrollment in the plan, my premiums have already increased by almost \$50.00 per month which made it a little harder for me but knowing the importance of health benefits, I had no choice but to continue coverage and pay the higher premium.

Now again they are looking for an increase of 46.5%, which I feel is really quite unreasonable. I have a very low annual income and

I find this increase to be really too much for them to ask for. I am forced to pay for the plan because my place of employment does not offer health benefits.

I am asking that you please review these rate charges and take into consideration that a plan that was really affordable for many people is now becoming very expensive which forces many people to go without coverage. I can understand a small increase is expected as everything goes higher with our poor economy but this seems like a very big increase. Please consider all of this when making your decision to raise these premiums.

Thank you,

