

[REDACTED]
July 12, 2012

RECEIVED

JUL 17 2012

HEALTH BUREAU
NYC OFFICE

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

Re: Proposed 46.5% Premium Rates for Oxford Healthy New York Plans

Dear Sir or Madame,

As a current subscriber to the United Healthcare Oxford Healthy New York Plan I do not support or encourage the proposed premium rate adjustment requested by United Healthcare. The proposed 46.5% increase is absurd. United Healthcare should not be allowed to raise their rates one penny.

I would like to share with you the deplorable experience that I have had with this company. They have been grossly negligent, unprofessional and unresponsive in resolving the errors on our health insurance account.

My [REDACTED] enrolled our family [REDACTED] in the Oxford Healthy New York HSA Plan which has a \$2,400 family shared medical and pharmacy deductible on a contract year basis.

On April 18, 2012, I contacted United Healthcare and after speaking to seven people it was determined that the UHC system had erroneously set us up with two \$2,400 deductibles, one \$2,400 deductible for medical expenses on a contract year basis and another \$2,400 deductible for prescriptions on a calendar year basis. I was told that this error would be corrected and was given reference #16091035.

It is now July 12, and this issue has not been resolved. This is a lot of money for us and because of this deductible error I have been overcharged on prescriptions. For example, I was charged \$243. for a prescription of Advair at Walgreens, which should have only been \$20. I was recently informed by UHC that they paid Walgreen \$243 for this prescription and that I should contact Walgreens and ask for a refund. This is insane!

There are several other problems with our account.

We are entitled to lab benefit coverage however this was not set up in the system. I was told this is a "known issue" by United Healthcare and it is under review.

There have been errors on our monthly bills. Our current premium is \$882.64 per month which we pay on time every month. The June bill showed a previous balance of \$1,765.28 and on the July bill the total amount due stated \$2,647.92. **This makes no sense; we pay these bills on time every month.** We called UHC immediately after getting each incorrect bill and they sent corrected bills.

Our information has been mishandled and I honestly have no faith in the accuracy of their information.

My patience has run out. I am so infuriated that I contacted the Executive Office and requested to speak with Stephen Helmsley, the CEO. I was deflected to Tiffany King, the Consumer Affairs Advocate, and she has been unresponsive to our issues. There is a laissez-faire attitude with the people I have dealt with. **There is no accountability in this company. UHC associates say they will look into the problem and call me back and no one does.**

One UHC representative called these errors "hiccups"! I responded that they were more than hiccups when it is my money and our claims are not being processed properly.

The level of service and accuracy of the information associated with our account is appalling and inexcusable.

I have filed a formal complaint with the Department of Financial Services and I am optimistic that they will be able to help me get these critical issues resolved.

As far as the rate hike goes, tell UHC Oxford Healthy NY to go take a HIKE. They have plenty of dead wood "working" for them.

Sincerely,

[Redacted signature block]

cc: U.S. Representative Gary Ackerman
Senator Tony Avella
Assemblewoman Barbara M. Clark
Governor Andrew Cuomo
U.S. Senator Kirsten Gillibrand
Attorney General Eric T. Schneiderman
U.S. Senator Charles Schumer
Councilman Mark Weprin

Dear Department of Financial Services, [REDACTED]

Oxford Health is looking to increase their healthy New York product by 45%, I plead with you not to allow this to occur. A 45% increase is not sustainable or justifiable in this current economy. This product is for those who are barely getting by and would not be able to afford such a large increase.

A more reasonable 5-7% increase should be granted for this product. We should not allow the insurance companies to continue to make large profits on the backs of the 99%, let them charge more to their wealthy policy owners who can afford to pay more.

Sincerely,

[REDACTED]

RECEIVED

JUL 17 2012

HEALTH BUREAU
NY OFFICE

July 9, 2012

To The Department of Financial Services,

I am very concerned and upset about the possible increase to Oxford Healthy New York.

I am recently a [REDACTED] and when my [REDACTED] passed away, I had changed my coverage to Oxford Healthy NY. It was the best for my children + myself. We are on a limited income and would find it difficult if the premium had such a large increase. Recently my premium was just increased quite a bit.

Please try not to raise the premiums so drastically.

Thanking you for this opportunity to let you know how this would effect my family

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HEALTH BUREAU
N.Y.C. OFFICE

Health Plan [REDACTED] -07



[Redacted]

July 14, 2012

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

RECEIVED
JUL 17 2012
HEALTH BUREAU
N.Y.C. OFFICE

To Whom it May Concern,

I received a June 15, 2012 letter from UnitedHealthcare / Oxford concerning their request for Rate Filing for Healthy New York Plans, a request for a **rate increase of 46.5%**! This follows regular annual increases of 10% and more! This is totally unacceptable.

First, let me say that I greatly appreciate the opportunity the Healthy New York plan has given us for health insurance. I am the managing director for our small non-profit organization, with two employees currently covered under the plan (including myself). When our company joined in 2004, that was the year I would have had to drop my own personal coverage because the premiums became unaffordable. The Healthy New York program made health insurance affordable again. For the first 5 years we opted for full coverage, no deductible. But as the rates increased 10% each year, in 2009 we had to switch to the deductible option to make the premium affordable again.

I am a big supporter of the health care reform movement, particularly because of seeing these exorbitant annual rate increases (much greater than the cost of living). I don't know how other businesses can continue with these rates, and I'm not sure of our future.

I respectfully request that the New York State Insurance Department emphatically decline United Healthcare's rate increase.

Sincerely,

[Redacted signature]

[Redacted name]

[Redacted]

July 12, 2012

Health Bureau – Premium rate Adjustments
NYS Department of Financial Services
25 Beaver St.
NY, NY 10004

RECEIVED
JUL 18 2012
HEALTH BUREAU
N.Y.C. OFFICE

Re: Oxford Health Plans (NY) & Oxford Healthy New York

Dear Ladies & Gentlemen,

I am a member of the plan noted above and currently unemployed. I have been unemployed for a while and have exhausted my unemployment insurance benefits and have no income.

Oxford notifies us that the rate may increase 45.5% above the 2012 premium. There was already a significant increase for 2012 of 18%. My rate would almost double from \$350 to \$605 in less than 2 years. A premium of \$7200 per year is very onerous for someone who is unemployed.

But I cannot do without health insurance. Last year, I had a knee injury. I averted surgery but it required 8 months of intensive physical therapy. This hampered my job search due to the 3-4 hours of therapy for each session. Further, an employer does not want to hire an injured person even in a good job market. I would not have been able to recover without this well-needed physical therapy.

Please consider keeping no increase or at least at a modest rate.

Sincerely,



To: Benjamin M. Lawsky
Superintendent of Financial Services
Health Bureau-Premium Rate Adjustments
New York State Department of Financial Services
25 Beaver St.
New York, NY 10004

RECEIVED
JUL 18 2012
HEALTH BUREAU
N.Y.C. OFFICE

Dear Mr. Lawsky,

I have received a letter concerning the rate increase for the Oxford Health Insurance. I have been looking it over, and I can see that the insurance will be going up 46.5%. This is absolutely intolerable. I cannot afford to keep paying these high health care costs. I don't have an income that would sustain me or this increase.

I have been a loyal customer for Oxford Health for many years, and I would like to stay with them for a long time. However, I cannot afford to pay these rates. The rate would go up to over \$500.00 a month. I strongly urge you to reconsider this rate hike. It would save both of us a lot of headaches. If you do not, I will not be able to have any health insurance. I urge you to reconsider. Thank you very much, and I look forward to hearing from you soon.

Sincerely,

[Redacted signature block]

July 12, 2011

Health Bureau - Prem. Rate Adj.
N.Y.S. Dept of Financial Svcs
25 Beaver St
Ny, N.Y. 10004

RECEIVED

JUL 17 2012

HEALTH BUREAU
NY OFFICE

Re: Rate Increase
Member ID# [REDACTED]
Group# [REDACTED]

I am writing this letter in protest to the proposed rate increase of 46.5%. You have raised premiums every year which I realize everybody has to accept, but they have been reasonable increases. This rate is absolutely shocking. I don't know how you are allowed to propose this. Do I have any alternative.

Being on a fixed income, this is an extravagant increase. I truly hope this rate is adjusted down.

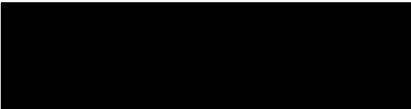
Sincerely,

[REDACTED]

[REDACTED]

[REDACTED]

ny 10570



Friday July 13th, 2012

RECEIVED
JUL 17 2012
HEALTH BUREAU
N.Y.C. OFFICE

Health Bureau – Premium Rate Adjustments
New York State Department of Financial Services
25 Beaver Street
New York, New York 10004
<http://www.dfs.ny.gov>, PremiumRateIncreases@dfs.ny.gov

Gentlemen,

I am attaching 2 notices of rate increase from my health insurer, United Health Group, Inc. under their Oxford products. One is dated July 19, 2011 (last year) and one is dated June 15, 2012 (this current year).

The July 2011 request was for an increase of 32.6%. The June 2012 increase request is for 46.5%. That's a cumulative **increase request of 94% in just two years, an effective doubling of my premiums.**

Please do not grant their request for a rate increase in 2013.

I am at my limit. Last year's increase (2012) has me making choices. If you grant any increase to the plan this year (2013), I believe I will have to look for alternatives.

I feel I have been the type of person that a company would *want* to insure. I am currently a male in my early 50s and I have had maybe 3 or 4 visits to the local clinic over the course of this company's coverage of me for minor things. The money I have spent is well over an order of magnitude more into this plan than I have taken out. In short I feel I have been the type of person that President Obama wants to get into paying medical plans. I have so far been a healthy participant subsidizing others but think I cannot continue at this rate. I have paid into their plan and yet have built no equity for myself in the time they have profited on me.

For your information I am also attaching two graphs of United Health Group incorporated stock price, screen captures from Yahoo Finance. The first is a graph from July 2010 through July 2012, two years performance of the company. According to the chart, the **stock is up 81%**, closely tracking the percentage of their premium increase requests from your office. I believe if they were just covering their expenses that would not be the case.

The second graph is a chart of the company's performance from March 1990 through July 2012 (maximum data). According to Yahoo Finance the **stock is up 17,943.98%** leaving the comparative S&P 500 (SPY) performance, a measure of the general market and the economy, well in the noise level and indicating that this is an extraordinarily profitable company, indeed.

I am only one person, but I sincerely request no increase for this year and hope that you will come to that conclusion. Moreover, if your office has the power, I request a rate reduction from the July 2011 increase request.

Sincerely,

