

HEALTH BUREAU
N.Y. OFFICE

June 19, 2012

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

Re: Oxford Health Plans (NY), Inc.
Oxford Health Insurance
Oxford small group POS product

To Whom It May Concern:

As the owner of the above small business, I was amazed to receive the attached Notice of Premium Rate Adjustment Filing from Oxford Health Plans (NY), Inc. dated June 15, 2012. They are proposing a rate increase of 26.9% effective 7/1/2013. This past year (7/1/2012) they have raised our rates over 12%. Our business has been surviving over the past few years by controlling our costs and, in these severe economic times I cannot justify continuing with a plan that is planning to increase their rates by such an astronomic amount. Please consider my opinion regarding such request and fill free to contact me should you need to.

Sincerely,

June 19, 2012

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

Re: Oxford Health Plans (NY), Inc.
Oxford Health Insurance
Oxford small group POS product

To Whom It May Concern:

I received the attached Notice of Premium Rate Adjustment Filing from Oxford Health Plans (NY), Inc. in yesterday's mail. I am appalled that they are proposing a rate increase of 26.9% effective 7/1/2013. This past year (7/1/2012) they have raised their rates 12% for our single tier and 12.5% for our family tier. I can't possibly see how such incredible increases could be necessary in today's economic times. Every business is struggling to control costs and to receive a notice proposing such an outrageous increase blows my mind. I am not sure of the procedure for approval of such increases but I hope that you consider my opinion regarding such request. Please feel free to contact me should you need to.

Sincerely,

RECEIVED
JUN 20 2012
HEALTH BUREAU
NY OFFICE

June 19, 2012

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

Re: Oxford Health Plans (NY), Inc.
Oxford Health Insurance
Oxford small group POS product

To Whom It May Concern:

I received a Notice of Premium Rate Adjustment Filing from Oxford Health Plans (NY), Inc. dated June 15, 2012 (see attached). It amazes me that they are proposing a rate increase of 26.9% effective 7/1/2013. This past year (7/1/2012) they have raised my rate 12%. I can't possibly see how such an incredible increase could be justified in today's tough economic times. Please consider my opinion regarding such request and feel free to contact me should you need to.

Sincerely,



To: Health Bureau - NY State 6/18/12

June 15, 2012

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(A) Oxford



Please note Sunday June 17 NY Times listed CEO of United Health earning 12,444,000 in 2011 with total company equity held of \$5.265 million

and the CEO of Wellpoint earning even more. How much do United executive salaries and benefits add to their requested needs?

Notice of Premium Rate Adjustment Filing THIS IS NOT A BILL

Dear [Redacted]

Thank you for allowing UnitedHealthcare to serve your health benefit plan needs with our Oxford products.

(B)

In New York, proposed premium rates for small group plans are filed with the New York State Department of Financial Services (DFS) annually. Our annual proposed premium rate adjustment filings are typically filed in June for the next year's renewal rates.

Also - United premium is same even if they are secondary behind Medicare, why?

We're writing to let you know that Oxford Health Plans (NY), Inc. and Oxford Health Insurance, Inc. are filing a premium rate adjustment request for the Oxford small group POS product on June 15, 2012. We are sending this notice to you (and your group) to inform you of our rate adjustment request and give you the opportunity to provide comments to DFS or ask us or DFS for additional information. Requests for information and comments must be submitted within 30 days from the date of our rate filing.

What we are requesting

The chart below shows the percentage increases we are requesting for medical and pharmacy premiums.

Renewal Date	Estimated Increase Over 2012 Medical Premium (%)	Estimated Increase Over 2012 Pharmacy Premium (%)	Estimated Increase Over 2012 Total Premium (Medical and Pharmacy) (%)
10/1/2013 - 12/31/2013	27.3%	27.3%	27.3%

What you need to know

An approved rate change will affect 2013 renewal rates. **Your group does not need to take any action or change payments at this time.**

You will receive a second notice about your 2013 renewal rates after the Superintendent of Financial Services makes a decision on our rate adjustment request. The second notice will be sent at least 60 days before the rate change effective date.

¹ In rare instances, rate applications may be submitted more than once a year.

RECEIVED

JUN 19 2012

HEALTH BUREAU
NEW YORK OFFICE

June 16, 2012

Health Bureau - Premium Rate Adjustments
N.Y. State Dept of Financial Services
25 Beaver St.
N.Y., N.Y. 10004

To Whom It May Concern,

Regarding your letter of June 15 - Proposed
Premium Increases for 2013 - please send
me any information regarding this and how
it will effect me.

Thank you.

