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HEALTH BUREAU
OFFICE

24 July 2012

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

To Whom It May Concern:

As a loyal customer of Oxford for several years now, I take great issue with the impending rate increase of over 29%. I run a business myself and am therefore familiar with issues of rising costs. However, with annual inflation of around 1.5%, I cannot understand such a large increase in the cost of my coverage. Coupling this with the fact that this increase in cost does not come with any increase in service, I am simply unable to reconcile this increase. I would appreciate someone with the authority to discuss such matter as cost of service to contact me as soon as possible to reach a mutually agreeable solution.

Sincerely,



Cc: Howard C. Margolies, VP Small Businesses, United Healthcare Oxford
Eric T. Schneiderman, NY State Attorney General



[REDACTED]

July 24, 2012

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JUL 27 2012
HEALTH BUREAU
N.Y.C. OFFICE

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

Re: UnitedHealthCare rate increase request 2013

Dear Health Bureau -

I am a self-employed business person who gets my insurance through TEIGIT.

I have just been informed that Oxford Health Plans, a division of United HealthCare, is requesting medical and prescription rate increases of 15-29% for the coming year (2013.)

How can anyone justify a price increase that is 15 times the inflation rate? It seems one easy way to control our medical costs would be to decline unreasonable requests like this.

Also of note, the most recent CPI tables, the United States Department of Labor reports a health inflation rate for NYC and Northern New Jersey of 5.5% for the period May 2011 through April 2012.

Oxford Health Plans, individually, and UnitedHealthCare, in total, are already highly profitable corporations. I do not see how an increase three to six times greater than the Health Care CPI can be justified and urge the Department to limit the rate adjustment accordingly.

Sincerely,

[REDACTED]

President

[REDACTED]

[REDACTED]