08/05/2012 04:24 PM

To <PremiumRateincreases@dfs.ny.gov>
cc
Subject UnitedHealthcare

Please do not allow a 7.3% increase in premium for UnitedHealthcare or any other health care provider at this time. Until there is an increase in Social Security benefit payments to senior citizens that equal or exceed 7.3%, it is unreasonable to expect senior citizens to be able to afford any further increases in health care. Increases in health care costs should not burden those who are unable to increase their incomes.

Your consideration to this matter and to the needs of senior citizens would be appreciated by many.

08/04/2012 02:01 PM

To <PremiumRateincreases@dfs.ny.gov>
cc
Subject Medicare supplement rate increases

I have been notified by AARP/United Health Care that my rate may go up $8.25/mo.
I feel that is too much of a burden on retirees; I pay Medicare A & B plus D plus this Medigap plan.
I will be [redacted] this month. For several years, since '01 I paid $170 for the supplement I had with them.
It is unfortunate for all of us that the insurance companies had a big say in Washington on Obama's plan.
On limited incomes with food, gas, utilities etc. we cannot afford such large increases every year.

We need the best insurances we can get for houses, cars and health.
Our incomes DO NOT KEEP UP WITH INFLATION.
PLEASE HELP US.

NYS Department of Financial Services
08/10/2012 12:34 PM

To PremiumRateIncreases@dfs.ny.gov
cc
Subject Prior Approval Submission

I am commenting about United HealthCare?s request for a rate increase for their AARP MediGap Plan N. They ask for 7.5% increase effective 4/1/13. Their letter to me stated that it?s for ? increased benefit costs expected with the plan?. I thought rates were based on experience, not mere expectations. I thought Plan N was the least, or one of the least-popular plans. How can the costs be so much higher if it has fewer people? I object to the timing of this. We are promised 60 days advance notice before the 4/1/13 effective date. With the time for comments and your review, I doubt I will know your decision before the MediGap enrollment period. So how am I to make a decision whether to keep or switch my plan, if I don?t know what it will cost? Their proposed premium is prohibitive to me. A slight increase is ok. I can?t risk keeping it, only to find in February that you approved 7.5%. Then, I?m stuck for the rest of 2013 paying an amount I can?t afford. And, I can?t switch to another plan until 2014. Isn?t there a better way to propose and decide these rate increases? I hope you agree this is very unfair to us. Please improve the entire process so that it serves the people. We need to know the approved rate before the enrollment period. I urge you to not approve the increase.

08/09/2012 02:45 PM

To Premiumrateincreases@dfs.ny.gov

cc

Subject UnitedHealthcareInsurance Company

I am protesting the increase in rates by theabove company. It means an additional $12 monthly; $144 additional annually. for me ------and I have one of the less expensive plans, based on what I can afford. Moreover, most months I don't even come close to using the current $161 I now pay.. After Medicare. and a deductible by this company. they wind up paying a pittance for me.------$15 compared to the $161 I must pay monthly. Nor do the y cover anything outside Medicare---even though it is medically necessary with a doctor's note!

08/06/2012 10:21 AM

To PremiumRateIncreases@dfs.ny.gov

cc

Subject 2013 Rate Adjustments

Dear Premium Rate Adjustments Director,

We are writing to express our negative voice and opinion regarding possible rate increases in 2013 of our UnitedHealthcare Insurance coverage. As retired seniors living on a limited fixed income budget, it is already difficult enough to meet our day-to-day living needs. Our income is already not keeping pace with the other cost-of-living increases, and even a small percentage increase in healthcare costs affects the basic way we live.

We are against the current proposed increases to our medical insurance and hope coverage continues at the current rates we pay.

08/06/2012 01:49 PM

To PremiumRateIncreases@dfs.ny.gov

cc

Subject Rate Increase

Good Morning: Aug 6th 2012

United Healthcare Insurance Co that they are proposing a increase for Medicare Supplement Insurance rates for 2013.

I urge you as a government agency to reject these yearly increases. If you approve the increase we will paying $257.00 per month for each of us.

If we lived in some other states the premium would be much less.

I am sure you will agree.

NYS Department of Financial Services

08/07/2012 11:50 AM

To PremiumRateIncreases@dfs.ny.gov

cc

Subject Prior Approval Submission

please do not approve a rate increase being requested by UnitedHealthcare Insurance Company. As a senior citizen, I must live on a fixed income. I have received no cost of living increase from social security in several years, so as you can imagine I am against any increase insurance companies are seeking. Please take we seniors in consideration when making your decision.

To PremiumRateIncreases@dfs.ny.gov

08/08/2012 03:02 PM

cc

Subject United Health Care Proposed Increase of Medicare Part D rates

I am writing to object to the proposed increase in payments for my Medicare Part D insurance. In my case, the payments would amount to $6.50 a month. I am a [redacted] woman with many health issues, who is on a fixed income. But the fact is that my income isn't fixed. It actually decreases each year as costs for everything increase. Social security payments do not keep up with the increase. Medicare payments have increased, and my other income has decreased. As for the Medicare Part D insurance, which I receive through AARP through United Health Care, although the rates did not go up in 2012, the copays certainly did, and this includes the copays for what is supposed to be catastrophic coverage. United Health Care says that medication costs have risen. The costs seem to vary from insurance company to insurance company. If the government, which should be representing my interests, would ensure that all seniors pay the same price for medication, as the VA does, the situation would be alleviated. But I question the need for a rate increase, given the profits of this huge insurance company and the compensation received by its executives.

08/09/2012 09:46 AM

To <PremiumRateIncreases@dfs.ny.gov>

cc

Subject Rate hikes from AARPUnited Healthcare

New York State Dept. of Financial Services

This is a copy of an email I sent to United Healthcare on 8/9/2012:

To Whom This May Concern:

I'm [redacted] healthy with very few health problems. Medicare picks up most of my medical costs. As you know, United Healthcare benefits kick in only when Medicare covers. Perhaps last year the total came to under $400. On the other hand, my monthly premium is $250.75 for a total payout of $3009. That's quite a nice profit.
Half of my doctors in Manhattan, NY do not accept Medicare reimbursement and have opted out of the system entirely. Which means I must pay out-out-pocket for over half of my medical/ etc. costs. Last year, that totaled $6000.

Without reservation, this is to advise you I can NOT afford your most recent proposed rate hike of $257. I barely make the monthly payments. *Baby boomers now predominate your insurers. I believe my case fits the majority in this State.*

It is earnestly hoped you once again re-consider these rate changes!

NYS Department of Financial Services
08/10/2012 12:53 PM

To PremiumRateIncreases@dfs.ny.gov
cc
Subject Prior Approval Submission

Every year the premiums go up on the medicare supplement. Most people have fixed income, I do. Csn there be an annual cap to reflect the present economic situation - interest rates are low, so we are not even getting a decent return.

08/10/2012 11:10 AM

To "premiumrateincreases@dfs.ny.gov" <premiumrateincreases@dfs.ny.gov>
cc
Subject rate increase from united healthcare ins. co.

I have recieved a notice from united healthcare that they are raising my premium 7.4% over last years premium. this increase shall take effect in April of 2013.I do realize that the cost of health care is on the rise, but ther is no C.O.L.A. in my SSI . This rate increase is 4.4% higher that a C.O.L.A. if I were to recieve one and if were given at the rate of inflation index. There are some programs with United Healthcare that will not have an increase and one that that is getting almost a 10% decrease. Yes these programs have more coverage, but the middle man has to pick up the slack. I am not happy about the presentage of increase. I do expect a response to this message.

08/09/2012 05:24 PM

To "premiumrateincreases@dfs.ny.gov" <premiumrateincreases@dfs.ny.gov>

cc

Subject united health care ins.co rate adjustment

ratre adjustment department of aarp supplemental,
STOP the increase enough is enough, we pay to much for a 20% supplement to cover what medicare does not pay. the prem. is too high 257 a month for each of us and 40.00 for RX each if aarp goes up I will be looking for another plan for next year.

08/13/2012 01:58 PM

To NYS DFS <PremiumRateIncreases@dfs.ny.gov>

cc

Subject Rate increase concern

The following letter is also shown in the attached file.

x x x x x x x x x

Health Bureau-Premium Rate Adjustments
New York State Department of Financial Services

August 13, 2012

UnitedHealthcare Insurance Company Ref: [redacted]

Dear Madam/Sir,

We are customers of UnitedHealthcare Insurance Company (NAIC#60093). We received a letter from the company dated July 27, 2012, telling us that the Rates May Be Changing in 2013 and "the 2013 proposed Medicare Supplement plan which will be submitted to your state within ten days of the date of this letter".
We are senior and received Medicare benefit both Part A and B since 2008 we retired in NYC. For a piece of mind we participated a supplemental medicare insurance from UnitedHealthcare Insurance Company via AARP in 2009 after we moved to California. For family reason we moved back to NYC in 2011. The purpose of this writing is to bring your attention to the questions which have been in our mind for long time regarding to the policy of health insurance:

1. The rates of the same plan are different in NYS from CA. We paid $143.37/mo/person when we were in Alameda, California and paid $249.75/mo/person. It is 74% different. Why?

2. As our understanding the health insurance company should use 80% of their income to the actual expenses of medical need for insurance policy holders, not for administration expenses. As tax payer we ask you, the government substantially to review financial statement of any health insurance company who requests a rate increase before you prove it. We really would like to know how the government executes this especially related to the Obama's health reform.

We appreciate your attention and assistance and are looking forward to hearing from you regarding to this important issue.

Best regards,

Sincerely yours,

08/27/2012 02:46 PM

To premiumrateincreases@dfs.ny.gov
cc
Subject 2013 united healthcare rate increas

Dear,
We oppose vehemently the suggested increase. As of July 2012 we are both retired and our main source of income is Social Security. Every increase of rates makes our life more difficult and takes us further away from being able to sustain the (definitely not affluent) healthcare insurance we believe is suitable and which we have just enrolled into.
Sincerely

NYS Department of Financial Services
08/26/2012 01:20 PM

To PremiumRateIncreases@dfs.ny.gov
cc
Subject Prior Approval Submission

According to The New York Times, the company's revenue for fourth quarter 2011 rose a huge 7.9%, to an astonishing $25.9 billion. Their customer service has been consistently appalling: I've continually been given misinformation, costing time and money -- literally. When I do occasionally get a follow-up call in response to my complaints, it's truly ludicrous. This past February, for example, someone named "Julie" (no

one, but no one at this company has a surname...) called me and repeated a garbled version of one of my problems. When I mentioned the time -- I was just putting dinner on the table -- I was told, "I don't know what time it is in your city." This, sadly, is a verbatim quote. United's premium's are already slightly higher than those of other companies offering the same plan. Presumably, one is paying for customer service... I feel that no increase in premiums is warranted, and respectfully ask that United's request not be approved.

08/16/2012 03:46 PM

To PremiumRateincreases@dfs.ny.gov
cc
Subject Comment *

I am not able to pay more for my aarp health choices coverage. The monthly fee is already too high for me.
I hardly use the coverage and perhaps people should be charged by what they DO use.
In any case...I am cannot go higher.
In fact, I need a lower premium.
Please consider this .

08/29/2012 09:31 AM

To "PremiumRateincreases@dfs.ny.gov" <PremiumRateincreases@dfs.ny.gov>
cc
Subject UnitedHealthcare Insurance Co. rate increase

To Whom:

I strongly oppose any rate increase for UnitedHealthcare for 2013. We seniors are struggling as it is. No cost of S.S. cost of living (COLA) in two years. Gas $4.00 a gallon, meat priced so high I can't buy any. But our Government says

there's no inflation. Obviously they have not done any grocery shopping or bought prescriptions.

Gasoline again in my town is $3.99 Aug. 29,2012. We went with out any COLA so why can't these big companies suck it up and not give those big boys at the top any raises or bonus's. They tell me it's raising operating costs. Fixed income means we can't make anymore money to make up for any increases.

Being on a fixed income in these times is no picnic. Please remember us seniors when you make your decision on whether to grant UnitedHealthcare any premium increase. You could wipe out our COLA increase and put us even deeper in jeopardy of not being able to afford Medigap Insurance. I'm sure that's what Obama wants.

I believe our last COLA was 3.6 or 3.9 and they are asking for a 2.6% . $4.50 may not mean much to you but to me that's a lot of money that I can't spend on prescriptions or grocery's. Just to give you an example,one of my prescriptions has gone from
$19.00 for a 90 day supply to $53.00. Please keep in mind....FIXED INCOME.

Thank you,

08/28/2012 08:15 PM

To premiumrateincreases@dfs.ny.gov
cc
Subject United Healthcare Ins. Co. Increase Request

To All Board Members: We are writing to object to the increase filed by United Healthcare Insurance Co. During these economic times unless United Healthcare is operating in the red they should not be granted an increase at this time. Especially if it effects the senior citizens premiums purchased through AARP. I know you will give the above every consideration in reaching you decision.
Sincerely,