



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.



NYS Department of Financial Services

08/27/2012 04:42 PM

To PremiumRateIncreases@dfs.ny.gov

cc



Subject Prior Approval Submission

United Healthcare Insurance Company of New York
individual
medicaresupplement

I HAVE REQUESTED THE DETAILS PROMISED BY THE CARRIER 4 TIMES WITHOUT RESULT. FURTHERMORE, IT SEEMS TO ME THAT THE POSSIBILITY OF INCREASED COSTS NEEDS TO BE EXPLAINED AS TO WHY THERE ARE NO MITIGATION FACTORS OR OTHER ECONOMIES THAT COULD REALIZED OVER THE CONTEMPLATED PERIOD. THE MERE POSSIBILITY OF COST INCREASES IS AN INSUFFICIENT ARGUMENT, IN AND OF ITSELF ,TO REQUEST A RATE INCREASE PARTICULARLY AS THE INCREASES MAY NOT MATERIALIZE, RESULTING IN HIGHER PROFITS THAN FORECAST.



09/02/2012 09:05 AM

To premiumrateincreases@dfs.ny.gov

cc

Subject Reject rate increases!

I am writing to encourage you to reject the proposed rate increases regarding United Healthcare's AARP Medicare Supplemental Insurance plans. Those of us who are on Medicare are living on very limited fixed incomes. Our incomes cannot support more increases, but we are the ones who need healthcare the most. Please reject these increases. Thank you!

Sincerely,



09/01/2012 12:56 PM

To PremiumRateincreases@dfs.ny.gov
cc
Subject United Healthcare Insurance increase

Most of the people on the United Healthcare Insurance company plan are seniors on set incomes. This increase is a great hardship and should not be allowed.



09/11/2012 07:13 PM

To premiumrateincreases@dfs.ny.gov
cc
Subject unitedhealthcareinsurance co. premium increase request

excellentlyRe Medicare Supplement plan rates increases for 2013

I posit this question:

since United Healthcare Insurance Co. is doing excellently well, has a competent CEO who qualified for exorbitant bonuses and reduced tax rates, why should the NY Department of Financial Services grant the Insurance Company an increase of rates?

I, member of the 1%, do not have a lobby coming to my aid, but trust that the Department will honor its duty to answer my questions.

Thank you,



09/12/2012 11:12 PM

To <premiumrateincreases@dfs.ny.gov>
cc



Subject: Objection Rate Increase

I am writing to this agency to submit my objection to a rate increase request by the carrier United Health Care Insurance Company for the year of 2013.

I pay a monthly fee of \$250.75 so that they can pay all of my mom's medical bills and every time they get a bill they don't pay it or take their sweet time in resolving it causing me problems. I have so many medical bills that have not been paid since last year and all I do is fight with this carrier and the medical providers regarding the open bills.

I do not understand why they should get an increase when they in fact do not always cover my mother's medical bills. If the carrier wants more money than they should lower the salary for their employees who get paid from senior citizens who are struggling every day to make ends meet. This carrier gets enough money from my mother every month and I refuse to accept that they should get an increase. Second if they want to save money than they need to stop sending junk mail of which in all reality comes from the pockets of senior citizens who pay their monthly premiums.

My mother cannot afford anymore higher premiums as she is struggling to survive as it is being she has alot of other bills to cover and I am quite sure so do many other senior citizens.

PLEASE DO NOT ALLOW THIS RATE INCREASE BEING AS I BELIEVE THE SENIORS DID NOT GET AN INCREASE ON SOCIAL SECURITY BENEFITS FOR AT LEAST THREE YEARS BUT JUST GOT ONE NOW O WHICH IS NOT ALOT.

Let this carrier request an increase next year as the economy is very bad this year and the seniors are suffering very badly.

Thank you,



NYS Department of Financial Services

09/15/2012 12:23 PM

To PremiumRateIncreases@dfs.ny.gov

cc

Subject Prior Approval Submission

United Healthcare Insurance Company of New York
individual
medicaresupplement

i don't think they should raise our premium this year. i'm 80 yrs old & still working. it's hard to keep up with all the rates going up & we don't get any pay raises. i also don't think anyone over 75 should have to pay social security. we are getting ss but not a raise from what we paid in the year before.