

UnitedHealthcare Insurance Company

RECEIVED

AUG 17 2012

HEALTH BUREAU OFFICE

July 27, 2012



Important Health Insurance Rate Information

Dear



Thank you for allowing UnitedHealthcare Insurance Company of New York (NAIC# 60093) to bring you quality health insurance. UnitedHealthcare works hard to offer valuable coverage and helpful customer service.

Rates May Be Changing in 2013

We are notifying you of the 2013 proposed Medicare Supplement plan rates which will be submitted to your state within ten days of the date of this letter. On the second page of this letter, please find a chart which contains your current Medicare Supplement plans, the current monthly rate, and the proposed monthly rate and rate change.

After we submit the proposed rates:

- We will provide 60 days advance written notice of any rate change. The new rates are for the calendar year of 2013 and we've proposed to implement any rate change on April 1st, 2013.
- We will send you billing information for your coverage as soon as rates have been finalized.

30 day Comment Period

This rate information will be posted on the New York Department of Financial Services website. The Department's website is: <http://www.dfs.ny.gov>. You may submit written comments or request additional information on the proposed rates within 30 days of the rates being submitted. (You may contact UnitedHealthcare for the start and end dates of the 30 day comment period.) Comments may be sent to the New York Department of Financial Services at the following address:

Health Bureau-Premium Rate Adjustments
New York State Department of Financial Services
One Commerce Plaza
Albany, NY 12257
www.dfs.ny.gov

Or if you prefer to email, please write to: PremiumRateIncreases@dfs.ny.gov

8/10/12

(Continued on Back)

We have trouble making our payments now. We're not happy with the increase. We period don't get AARP much of a break from our government.

Supplemental and Personal Health Plans insured by UnitedHealthcare Insurance Company

RECEIVED

AUG 17 2012

BUREAU
OFFICE

To: UNITED HEALTHCARE INSURANCE COMPANY

I, ION AND MARIA RADU, live ON FIX INCOME
AND WE DESAGRE FOR UNITED HEALTHCARE
INSURANCE COMPANY, TO INCREASE OUR PLAN RATE.

WE THANK YOU AN ADVANCE FOR
YOUR DECISION.

SIGNATURE

[REDACTED]
[REDACTED]

SIGNATURE

[REDACTED]
[REDACTED]

RECEIVED

AUG 15 2012

ME...
...
...

&

August 8, 2012

Health Bureau-Premium Rate Adjustments
New York State Department of Financial Services
One Commerce Plaza
Albany, NY 12257

Good Morning:

I received notification from UnitedHealthcare that they are proposing to increase my Medicare Supplement Plan premium rates.

One of the reasons stated on their website is that Medicare deductibles are expected to be higher. Not that they are but they are expected to be higher. Does that mean that if they are not higher they will reduce premiums? What is the expected increase in deducibles they are planning for? Is it a secret?

I understand that health care costs increase everywhere. What I do not understand is how they can send to the public vague and nebulous statements justifying their increase.

They have not done badly as their stock has increased almost 24 percent in the last 12 months. Does that mean they are flush with money? They and other insurance companies are supposed to be performing a service for the public good. Where does it say that they can also have stock appreciation of over 20%?

I urge you to deny this rate increase application. Please feel free to contact me if you would like to discuss this further. Thanks for your consideration.

Sincerely,

[Redacted Signature]

[Redacted Footer]

8/7/12

HEALTH BUREAU - PREMIUM RATE ADJUSTMENTS
NYS DEPT OF FINANCIAL SERVICES
ONE COMMERCE PLAZA
ALBANY N.Y. 12257

RECEIVED

AUG 15 2012

HEALTH BUREAU
N.Y.C. OFFICE

I AM IN RECEIPT OF THE OFFICE
LETTER FROM UNITED HEALTH INS. COMPANY
OUTLINING A RATE REQUEST INCREASE
FOR THEIR 2013 MEDICARE SUPPLEMENT PLANS.

I AM WRITING TO EXPRESS MY COMPLETE
DISSATISFACTION WITH THE PROPOSED PREMIUM
RATE INCREASE OF 7.5%.

MOST SENIORS ARE ON A FIXED
INCOME AND MEDICAL COSTS ARE ONE
OF THEIR LARGEST EXPENSES.

PLEASE DO NOT GRANT SUCH
A LARGE INCREASE (7.5%) TO THIS
COMPANY.

MY PENSION IS NOT AND HAS
NOT COME UP (7.5%) SO I FEEL THAT
THIS REQUESTED INCREASE IS TOO HIGH!!

8/8/12

[REDACTED]

NYS DEPT. OF FINANCIAL SERVICES
HEALTH BUREAU - PREMIUM RATE ADJUSTMENT
ONE COMMERCE PLAZA
ALBANY, NY 12257

RECEIVED

CARE VINCENT, N.Y.
13618

AUG 15 2012

HEALTH BUREAU
NYC OFFICE

DEAR NYS INSURANCE
TO MY SURPRISE ON 7/11/12, I RECEIVED A
LETTER TO INCREASE MY PREMIUMS ON PLAN C
I OBJECT TO THIS INCREASE AAAA WANTED ME
TO SWITCH TO A WHOLE NEW PLAN, PLAN F.
NOW I FIND OUT LATER YOU WOULD HAVE
CANCELLED PLAN C AND DISCONTINUED IT IF
YOU SWITCH ME TO PLAN F. AFTER RECEIVING
ME YOU WANT TO INCREASE THE PREMIUMS ON
PLAN C YOU PLAN TO DISCONTINUE AND
WHO KNOWS WHAT WOULD HAPPEN IF I
ENROLLED IN PLAN F. WHY DON'T YOU
INCLUDE HOSPICE ON PLAN C, WOULD
SAVE ON TONS OF PAPER WORK AND A
BETTER HEALTH PLAN FOR ME SINCE HOSPICE
IS FREE. PLEASE KEEP MY PREMIUMS
THE SAME ON PLAN C. THANK YOU.
THIS IS NOT FAIR FOR SENIOR CITIZENS AS I AM
Sincerely

[REDACTED]

August 3, 2012

Health Bureau - Premium Rate Adjustments
N.Y. State Dept. of Financial Services
One Commerce Plaza
Albany, N.Y. 12257

RECEIVED

AUG 15 2012

HEALTH BUREAU
N.Y.

Be:

Bridge, N.Y.

To Whom it may Concern:

I am commenting on the rate increase for my AARP (United Health Care Insurance) plan.

I feel that insurance companies should not keep increasing premiums. At this time my premium for the year is \$3,000, which is more than 10% of my income, since I do not have a retirement plan.

The real problem is that they only pay 20% of the amount left after Medicare pays the doctor. That boils down to \$250 a month.

I wonder if they are being checked as to actually how much a year do they pay out to the patients and what their profit is.

Compare to what they charge 20% is very little to be paid to patients considering what they charge.

Thank you for your attention to this matter.

yours truly,

RECEIVED



AUG 15 2012

August 9, 2012

Health Bureau Premium Rate Adjustment
New York State Department of Financial Services
One Commerce Plaza
Albany, N.Y. 12257

Re: Medicare Supplement Plan Rates

To Whom It May Concern.

RECEIVED

AUG 15 2012

HEALTH BUREAU
N.Y.C. OFFICE

I have had United Health Care insurance, also
under another company) for AARP for many years.
I have been totally satisfied with the service,
but thinking back I started somewhere in the
\$90 range, presently \$201.00.

I don't receive much Social Security money per month.
I have to consider my rent, car insurance, utilities
phone, internet TV costs (which is my entertainment)
Food & gas is going out of sight.
Where does it end?

I am a senior citizen trying to hang on both
healthwise and moneywise

Please take us senior citizens who don't have an
opportunity to make extra money into consideration.

Thank you

United Health Insurance Co
PO Box 1017
Montgomery, Pa. 18936-1017

RECEIVED
AUG 15 2012
HEALTH BUREAU
NYC OFFICE

Dear S. Mc Clatchy, V.P.

It would seem we are again facing a rising
cost for my insurance. Last year you held the line
on the fee I was paying each month, that is \$233 per
month for 4 persons.

At that time I wrote informing you of the fact
that that fee was \$57 more than I was paying less
than 3 years ago, so rightly you held the cost line.
However nothing has changed I am still paying
\$57 more than 3 years ago and I still can not
avail myself of a Silver Sneakers privilege at
the local Y, an additional fee of \$4⁸ I dropped

that program. My previous letter to you outlined the

basis for the \$57 figure. Random increases, not illness is,

this I realize does not fall under your guidance

but in addition I pay an increase of \$101 + Medicare

Co-pay. Fortunately, I try to stay healthy and active

and I am thankful that I am able to do so.

The burden of additional costs poses a counter-productive
effect for a health insurance company, for me with
my history.

A favorable review of my need for less
costs will be appreciated. Thank you for your attention

Sincerely,

[Redacted Signature]

cc, Health Bureau Premium Rate Adjustments
N.Y. State Department of Financial Services
Commerce Plaza
Albany, N.Y. 12257

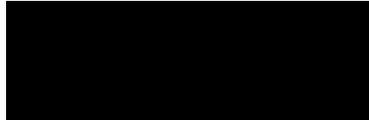
[Redacted]

NY
11542

UnitedHealthcare Insurance Company

REC-11111
AUG 13 2012
HEALTH BUREAU
N.Y.C. OFFICE

July 27, 2012



Important Health Insurance Rate Information

Dear

Thank you for allowing UnitedHealthcare Insurance Company of New York (NAIC# 60093) to bring you quality health insurance. UnitedHealthcare works hard to offer valuable coverage and helpful customer service.

Rates May Be Changing in 2013

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New York State Department of Financial Services
One Commerce Plaza
Albany, NY 12257
www.dfs.ny.gov

Or if you prefer to email, please write to: PremiumRateIncreases@dfs.ny.gov

(Continued on Back)

|| OVER ||

Supplemental and Personal Health Plans insured by UnitedHealthcare Insurance Company

Written comments submitted to the Department will be posted on the Department's website with any personal identifying information removed. If you submit written comments, you should include the insurance company's name (UnitedHealthcare) in the comments.

We are requesting this rate change due to increased benefit costs expected with the plan.

UnitedHealthcare has prepared a narrative summary that provides a more detailed, plain English explanation of the reasons why it is seeking a premium adjustment which will be posted on our website and the Department's website. You may contact us:

- By postal mail at:

UnitedHealthcare
 PO Box 1012
 Montgomeryville, PA 18936-1012

- By email, at: aarphealthcareoptions@thehartford.com, or
- On-line at our website: UHCratesforNY.com. This site contains a summary of the reasons for the rate adjustment. You can also find a chart of all of the proposed Medicare Supplement plan rates for the plans in your area by entering your zip code

Please note: After the rate submission, the New York Department of Financial Services Superintendent may approve, change, or disapprove the proposed rate adjustment.

For More Help

You can contact us for more information by calling customer service at 1-866-562-0923 (TTY: 711) weekdays from 7 a.m. to 11 p.m. and Saturdays from 9 a.m. to 5 p.m. Eastern Time. En Español... 1-800-822-0246.

Thank you.

Sincerely,

Barb McClatchy
 Barbara McClatchy
 Vice President, Member Experience
 UnitedHealthcare Insurance Company

RATE INCREASE SHOULD NOT BE BASED ON EXPECTATIONS RATE INCREASE SHOULD BE DETERMINED ON ACTUAL INCREASED COSTS WHEN THEY ACTUALLY OCCUR AND NOT ON COMPUTER OR ACTUARIAL GENERATED PROJECTIONS. WHAT IF THE EXPECTATIONS DO NOT MATERIALIZE? DO WE GET A REBATE?

Member Name	Plan Code	Current Rate*	Proposed Rate*	Proposed % Change
[REDACTED]	F	\$ 250.75	\$ 257.00	2.5%
[REDACTED]	F	\$ 250.75	\$ 257.00	2.5%

* Rates displayed below are monthly rates without discounts

UnitedHealthcare Insurance Company pays royalty fees to AARP for the use of its intellectual property. These fees are used for the general purposes of AARP. AARP and its affiliates are not insurers. Insured by UnitedHealthcare Insurance Company (UnitedHealthcare Insurance Company of New York for New York residents).

D

Aug 15, 2012

I am writing to protest the proposed increase to our United Health Care Medicare Supplement

It goes from \$129.50 per month to \$139.00 per month a 7.3% increase for the two of us this is an annual increase of \$228 a year.

We have Plan N a lower cost plan.

Plan B which cost more has less of an increase.

We already have a \$20 co pay with Plan N which is why it costs less than Plan B but why the bigger increase?

We have a fixed pension and I'm sure SS won't increase 7.3%.

I don't think the increase should be allowed.

RECEIVED

AUG 20 2012

HEALTH BUREAU
N.Y.C. OFFICE

Yours truly

Eric D. [Redacted]



Health Bureau

Premium Rate adj.

N.Y. State Dept of

Financial Services

One Commerce Place

Albany, N.Y. 12257-

RECEIVED

AUG 20 2012

HEALTH BUREAU
OFFICE

To whom it may concern

I am writing in reference to
the letter that I rec'd -
regarding the proposed
rate increase to AARP
Ins. The rate of increase of
\$4.00 may not seem like
much. However - it seems
that everyone wants a
raise - when will it stop?
Groceries, tapes, food -

over



gas - all types of services -
(Repairs) - ^{etc} And the advantage
person does not get a
raise!?! - Before long we
will not be able to afford
any medical care! - It would
help if the abuse of Medicaid
and Medicare was stopped!

Again - where will it

STOP! -

Thank you for your consideration
of this rate increase. -

Sincerely

[Redacted Signature]

I do not have a computer!
I am 88 and a widow!

RECEIVED

AUG 20 2012

August 14, 2012

HEALTH BUREAU
N.Y.C. OFFICE

Dear Sir,

Again, United Healthcare AARP wants to raise our rates. On seven years that I have been with United Healthcare it has gone up \$1.00 dollars. I go to the doctor about once a year, so they aren't spending much on me.

Our Social Security has not gone up enough to cover these extra cost, I think they want more money to pay the people that run it more money, and it won't be used for us.

Obama said our insurance plans would not go up because of his health plan, but every year so far, they have ask for a raise.

I am asking you that you don't approve this late increase.

Thank you,



RECEIVED

AUG 15 2012

HEALTH PLAN BUREAU
N.Y.C.

[Redacted]
[Redacted] NY

12561

Aug 8, 2012

H.B. Premium Rate Ad.
NYS Dept. Financials
One Commerce Plaza
Albany, NY 12257

To: Thomas H. May, Concerns

Please deny a rate increase to United Health Care/AARP. As a senior, on a fixed income, I find such an increase, during these economic downturns, troubling.

Please note, I already pay 9,384.96 a year plus 2000 meds in health premiums.

Any consideration in this matter would be appreciated.

I was asked to submit the letter I received with meyer

letter. I apologize for
its appearance. These are
all my doodles
as I attempted to call
numbers for a response!!
The mutations were made
before the request. ☺

Sincerely


RECEIVED

AUG 15 2012

HEALTH BUREAU
N.Y.C. OFFICE

Crestwood, N.Y.

Aug. 8, 2012

Health Bureau Office
N.Y.S. Dept. of Financial Services
One Commerce Plaza
Albany, N.Y. 12257

Re-United Healthcare, Inc. Co request
for raise to \$257.00/mo. from
\$250.75/mo for Medicare suppl.
Policy E

Two years ago you granted this
company a raise of over \$1000
per month - which was totally
tedious to inflict, on retired
people & resulting in a payment
of almost \$400.00/mo. for health
insurance or more for Medicare
recipients.

Last year you must have heard
many complaints (valid) and, thank-
fully granted them zero.

Now they are requesting the \$7.00

per month which they did not
get last year.

I feel they get enough & should
lower their own salaries &
benefits and that would help
them greatly.

However, in view of ObamaCare, I
do realize that insurance
companies feel the need for a
much larger cash reserve but you
can't get it from those who
worked all their lives and now
are increasingly being forced to
scrounge to live decently while
others get everything for nothing.

I feel you should go no in-
crease but at least don't go
over \$2.00 \$3.00/month at the
most. We also have to worry
about what the 12D policy is
going to do.

Yours truly,
[Redacted]

RECEIVED
AUG 15 2012
HEALTH BUREAU
NYC OFFICE

August 3, 2012

Health Bureau-Premium Rate Adjustments
New York State Department of Financial Services
One Commercial Plaza
Albany, New York 12257

To Whom It May Concern:

I am in receipt of the correspondence dated July 27, 2012 (a copy of which is attached herein). As I understand, it is to inform me that as of April 1, 2013, my insurance premiums may be increased due to increased benefit costs expected with the plan.

I understand that the cost of living is increasing, but you should appreciate the financial burdens that befall an elderly person on a fixed income. While I realize that the proposed increase may seem miniscule in the grand scheme of things, given over time, the overall cost is cumbersome

How does the old adage go, 'quid pro quo' ~ what do I get for the extra \$6.00/month you are proposing? Will I see any noticeable benefits on my behalf? Or is it that I will be paying more for the same coverage, at a higher rate, with nothing in return? Being that I did not, and will not, be receiving any increases in my income; how am I to pay both premiums, one for health and one for prescriptions (a copy of each is attached herein), PLUS meet the deductible FIRST on prescriptions BEFORE they are even covered under the prescription plan. Between the outrageous deductible on the prescription coverage (even though a great deal of the prescribed medications aren't even covered), now the increase on the health coverage premium, mortgage payments, food, electric (which is a necessity due to oxygen machine) – it's a damned shame, that after working all my better years that now my golden years, when I should be relaxing and enjoying what life I have left; instead, I go to sleep worrying about bills that need to be paid, and wake up each day trying to decide which bills to pay with little resources available to me. I guess I can go hungry and homeless, but at least I'll be healthy?! It is getting to the point where I can't even pay to stay alive! Go figure, I don't even qualify for Social Services.

It is incomprehensible how we can bail out other countries, huge financial institutions, and big companies: but can not do anything to help the little peons that helped make this great country what it is today.

I remain,



VIA HARD COPY RETURN RECEIPT REQUESTED : 7011 0470 0000 6762 9008
Cc : Ms. Barbara McClatchy, UnitedHealthcare

RECEIVED

AUG 13 2012
HEALTH BUREAU
N.Y.C. OFFICE

[REDACTED]
Skaneateles, N.Y. 13152

August 6, 2012

Health Bureau - Premium Rate Adjustments
New York State Dept. of Financial Services
One Commerce Plaza
Albany, N.Y. 12257

Gentlemen;

I have just received a letter from my Medicare Supplemental health insurance company - United Healthcare Insurance Co. advising that they plan to submit to you for your approval, their new increased rates for 2013 - Those of course affecting senior citizens!

Senior citizens which make up a large segment of the population (I among them), under normal conditions have a tough time stretching their fixed incomes, and now with our shaky economy and ever rising prices, even on essentials, making ends meet is a real challenge and problem.

I am therefore respectfully and hopefully requesting that you deny their proposed rate increase on their Medicare Supplement insurance premiums. Thank you.

Very truly yours,

[REDACTED]

J

RECEIVED

AUG 13 2012

HEALTH BUREAU
N.Y.C. OFFICE

August 6, 2012

To whom it may concern:

I want to notify you that I am objecting to the increase, for 2013, in our insurance premium. I was led to believe that with Obama Care we would get a rebate for 2012, not an increase in 2013.

We are on fixed incomes and we have no extra money. Our supplementary insurance will increase by \$62 annually. I want to know why. The rate per family will go up \$124 per year.

I am writing this for my husband, [REDACTED] and myself.

TO MRS. DEPT OF FINANCIAL SERVICES

WINTER HEALTH CARE RATE INCREASE OF 7.5%

RECEIVED BY A DISCOUNT - I AM SELF EMPLOYED

AUG 09 2007

HEALTH CARE OFFICE
N.Y.C. OFFICE

MY BUSINESS & INCOME HAS REDECREASED

IN THE LAST 4 YEARS - CALL IF

WHAT YOU WANT BUT IT IS A

RECESSION - NO NOT ALLOW

THIS INCREASE.

THANK YOU



August 6, 2012

RECEIVED

AUG 09 2012

HEALTH BUREAU
N.Y.C. OFFICE

United Healthcare
PO Box 1012
Montgomeryville, PA 18936-1012

Re: [REDACTED]
[REDACTED]

Gentlemen:

I received your notice of proposed rate increase for 2013 (copy enclosed).

If I am correct this will be the second rate increase in this year. As such I strongly oppose the increase.

Also the letter states my current rate is \$250.75 which I believe is incorrect. The amount you directly deduct for my premium is \$248.75. If I am correct please adjust your records accordingly.

I would appreciate the courtesy of a reply.

Very truly yours,

[REDACTED]
[REDACTED] *bp*

NIG:bp

Enc.

✓ cc: Health Bureau-Premium Rate Adjustments

8/6/12

Re RATE INCREASE

To Whom it may concern

I would like for you to NOT rise the proposed rate.

INCREASE OF 7.5% FOR UNITED HEALTH CARE MEDICARE SUPPLEMENT

PLANS I AM LIKE MOST EVERYONE SOCIAL SECURITY DON'T GET 7.5%

RISES A YEAR OUR SOCIAL SECURITY CHECKS EITHER STAY THE

SAME OR DECREASE EVERY YEAR WE GET POORER EVERY YEAR

WHILE THE INSURANCE COMPANYS GET RICHER & RICHER

NOT TO LIVE UNITED HEALTH CARE THIS HIGH RATE INCREASE

YOUR TRULY

[REDACTED]

[REDACTED]

[REDACTED]

NY 11693

[REDACTED]

RECEIVED

AUG 09 2012

HEA SUHEA
OFFICE

United Health Care Insurance Comp.

Here is my comment on the raise
you are asking for.

Everytime you tussle around you are
asking for more money.

You are only paying 20% percent the
bill.

We are paying for two people
a month.

How much do you think we
can afford.

No. I don't think you should get
a raise. Leave it alone. If it goes
up any more we will have to drop
it. plus when medicare doesn't pay
you don't pay. I think you should
have to pay your 80%. If we end
up paying the bill.

Thank you

RECEIVED

AUG-09-2012

HEALTH CARE
OFFICE

7-29-12

Health Bureau - Premium Rate Adjustments
New York State Dept. of Financial Services
One Commerce Plaza
Albany, N.Y. 12257

Re: [REDACTED]
[REDACTED]

To Whom it May Concern:

I am writing in regard to the proposed rate change which may be effective on April 1, 2013.

Please be advised that any increase will create a hardship for me as I am a widow trying to live on a very limited income.

With utility increases, food prices going up, and so forth it would likely become necessary to apply to Social Services.

Please re-consider any possible rate changes.

Thank you.

Irene Barnes
[REDACTED]

HEALTH BUREAU
N.Y.C. OFFICE

AUG 09 2012

RECEIVED



August 6, 2012

Dear Board Members,

On July 27th, I received a letter from my co-pay insurance company; namely, United Healthcare that they are submitting a request for a 2.6% increase in my Plan "C" premium for 2013. I was shocked.

I am an 83 y old disabled widow living on my 5.5 v pension. In this weak economy and prices rising for food, gas, utilities, clothing etc., I do not feel that such an increase is warranted. But perhaps a compromise with United Healthcare Insurance Company, you may suggest a 1.5% increase which would be more palatable.

I now pay \$ 247.50 a month which would go to \$ 256.00 IF approved. Add \$ 99.90 a month for my 5.5. Medicare. That's a big chunk of money. Why should the health insurance companies hold not only me but millions of others hostage to these annual increases?? Do they hold a monopoly on states in N.Y. State?? What lobby controls them?? We should be able to buy from any company and in any state. Don't throw grandma over the cliff. If things don't change, I fear a Revolt. all over this country including labor Unions. Stop the spiral NOW or I'll be on bread and water with a hot dog & beans for the whole year.

Thank you for reading my distribute. I pray to God that you make the right decision.

Most sincerely,

[Redacted signature]

HEALTH PLAN BUREAU
N.Y.C. OFFICE

AUG 09 2012

RECEIVED

[REDACTED]

August 7, 2012

New York State Department of Financial Services
One Commerce Plaza
Albany, NY 12257

To Whom It May Concern:

It's upsetting and aggravating that everytime United Healthcare seeks premium adjustments, they get permission to raise the health insurance \$5 each year.

What do seniors do when their pension remains the same? They have to do "without" each year with more things.

It's frustrating! Greed is going to destroy America, and the "spirit" of being a citizen of the United States.

Sincerely,
[REDACTED]

RECEIVED

AUG 09 2012

REVENUE BUREAU
OFFICE

Barbara McClatchy
Vice President, Member Experience
UnitedHealthcare Insurance Company

Member Name	Plan Code	Current Rate*	Proposed Rate*	Proposed % Change
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* Rates displayed below are monthly rates without discounts

[REDACTED]	C	\$ 200.50	\$ 205.75	2.6%
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RECEIVED
AUG 13 2012

HEALTH BUREAU
OFFICE

*I am paying \$ 198.50 - Not like above.
I am a widow, living on Social Security, how?
Do you expect me to continue paying more and more?
This is means lose food!*

Arlene Trooman

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No Internet

Yes, I received your
notice on July 27, ~~th~~ - dated

I consider myself lucky
that at my age 85 next
yr. I have not taken
any medication of any kind
once a yr. Dr. appointment

I find it hard paying over
\$¹³ 200 a month.

Please try to help me
in this matter,



August 7, 2012

N.Y. State Dept. of Economic Services
Premium Rate Adjustments.

Re: [REDACTED]

Dear Sir or Madam,

I am a 76 year old lady, and I'm writing to you dept.
With regard to Rate increase proposed for 2013. Please
be advised we are now paying \$466 dollars per month
for supplemental coverage, for my husband, myself.

At the current rate, we can barely afford it
as we have very little income, my husband is retired
over 25 years, and we have a lot of expense,

however, United Health Care is not laying out a lot
of money for him. I do not believe that United Health
Care should get an increase this year; all they pay is
20%. Medicare pays most of the bill, we need pay
five thousand five hundred and ninety-two dollars a year
for this supplemental coverage. I'm asking you dept.
to help us out.

I thank you in advance for your consideration
on this matter.

Sincerely yours,

[REDACTED]

RECEIVED
AUG 13 2012
N.Y. STATE DEPT. OF ECON. SVCS.