

[REDACTED]
Hartsdale, New York [REDACTED]

August 20, 2012

RECEIVED

AUG 27 2012

HEALTH BUREAU
N.Y.C. OFFICE

Ms. Barbara McClatchy
Vice President, Member Experience
UnitedHealthCare
P. O. Box 1012
Montgomeryville, PA 18936-1012

Subject: Reasons for Rate Increase

Dear Ms. McClatchy:

Since increases "**may**" occur connected with Medicare, I do not believe that presents a valid reason for an increase. Neither I nor most persons I know have experienced a 2.5% increase in income.

Any increase should be based on the **fact** UnitedHealthCare experiences an increase as described on your website, not the **possibility** of an increase. While I have not seen your 2011 Financial Report, it is clear from former reports, UNC has been experiencing a huge profit; therefore, I believe UNC should absorb any increase.

Respectfully,

[REDACTED]

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

[REDACTED] [REDACTED] Email: [REDACTED]

Forest Hills, N.Y.

Aug. 20, 2012

Health Bureau - Premium Rate Adjustments

New York State Dept. of Financial Services

One Commerce Plaza

Albany, N.Y. 12257

www.dfs.ny.gov

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AUG 27 2012

HEALTH BUREAU
NY OFFICE

Dear Health Bureau -

Re: United Healthcare Ins. Co. Premiums

If Medicare covers 80% of the approved medical charges for \$99.00 a month, why does United Healthcare charge me \$156.00 for only 20% of the coverage?

The rate should be lower - and definitely not increased.

I also pay another \$40.30 per month to United Healthcare for prescription coverage which, as you know, does not cover very much.

Please, no more increases. Thank you,

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HEALTH BUREAU
N.Y.C. OFFICE

August 20, 2012

Ms. Barbara McClatchy
Vice President, member Experience
UnitedHealthcare Insurance Company
P.O. Box 1012
Montgomeryville, PA 18936-1012

Dear Ms. McClatchy:

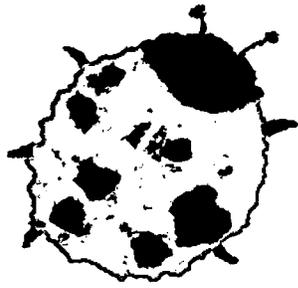
My purpose for writing to you is to express my outrage at the proposed rate increase of 7.5% due to take effect on April 1, 2013 to the Medicare Supplement Plan I have with UnitedHealthcare. I find 7.5% enormous. I wish I were getting a 7.5% increase in my social security to offset this additional expense. But I don't think this is likely to happen. Do you?

I would be remiss if I didn't write to you to express my outrage and concern.

Sincerely,

[REDACTED]
New York, NY 10011
[REDACTED]

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



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AUG 27 2012

HEALTH CARE
OFFICE

8/22/12

RE: Rate Increase for Health Care Insurance

It is very difficult to live in N.Y. City with all the increases. Rents have been increased, Food is on the rise, Insurances are going up but an elderly person stays at the same income. It is unfair. How much longer will it be before we need to go for assistance. That will cost "Albany" even more.

Please reconsider any increase to United Health Care 2.6% may not seem a lot to you, but my Rent just went up by 6%, Food prices are out of control, etc.

Sincerely,

[Redacted signature]

08-28-2012

UnitedHealthcare Insurance Company

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AUG 31 2012

HEALTH BUREAU
NYC OFFICE

July 27, 2012

I'm a retired person + it is extremely difficult for me to meet monthly payments,

PLEASE NO
increase

Raise



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

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HEALTH BUREAU
AUG 30 2012

ALBANY, NEW YORK

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

(Continued on Back)



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,



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



	F01	\$ 250.75	\$ 257.00	2.5%
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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).

[REDACTED]
[REDACTED] New York, NY 10009
Phone: [REDACTED]

August 22, 2012

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

RECEIVED
AUG 29 2012
HEALTH BUREAU
N.Y.C. OFFICE

RE: Proposed Premium Rate Increase for United Healthcare Medicare Supplement Plan Rates

I am writing to express my serious concern about the increase in rates that United Healthcare is proposing for New York State residents enrolled in its Medicare Supplement Plans for AARP members. When compared to monthly rates charged three years ago for its most popular plan, United Healthcare's latest request represents nearly a \$40 per month rise in rates.

In the present economic climate, this new rate increase seems unconscionable. For older adults living on modest fixed incomes, it will be especially difficult.

I hope that the NYS Department of Financial Services takes these considerations into account and does not approve this increase. For a change.

Sincerely,

[REDACTED]



Yonkers 8/20/12

to who it may
concern

REC'D

JUL 23 2012
OFFICE

Don't let these raise
the health premiums,
because they want to
make more money.

They are skinning
the poor people to the
bone. I get one thousand
dollars monthly,

Thanks a lot





Astoria, NY 11105

August 20, 2012

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

RECEIVED

AUG 23 2012

HEALTH BUREAU
N.Y.C. OFFICE

Gentlemen:

Subject: Health Insurance Proposed
Rate Increase for "2013"

In Your letter of July 27, 2012 received on July 30, 2012, United Health Care Insurance Co. advises that they are, once again, requesting a Health Care Insurance Rate increase of 2.5% to become effective on April 1st, 2013.

Do you realize that if we Senior Citizens receive a Social Security Pension increase in "2013" it will most likely amount to probably 2.5% or perhaps a bit more? Social Security might just as well give the increase to United Health Care because we Seniors certainly will not be receiving anything.

United Health Care has increased rate increases for the past 15 years - when I first applied for coverage in 1995. My premium then was \$68.50 per month & has now increased to \$213.75. This is quite a jump, especially in



Astoria, NY 11105

(Cont.)

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August 20, 2012

Health Burem - Prem. Rate Adjust.
N.Y. State Dept. of Financial Services

these economic hard times.

My present rate of \$213.75 per month would increase to \$219.00 if the increase is granted. True, United Health Care did not receive a rate increase for "2012" but then we Senior Citizens did not receive an increase in Social Security Benefits for two years; "2010" + "2011". If we Seniors were able to go by without a pension increase for two years, why can't United Health Care go two years without an rate increase? Where is it written they have to have a rate increase each & every year? Seems to me they are not tightening their Corporate Belts as we Seniors have had to do. It would seem to me that United Health Care would not require rate increases each & every year if they cut back on those fantastic pay checks & bonuses paid to their Corporate Executives as well as the lavish Expense Accounts.

An increase of 2.5% or \$219.00 per month, if approved, would bring the cost of my Health Insurance up to \$2628.00 per year. No wonder people can't afford to have Health Coverage. This is quite a chunk out of my yearly income of approximately \$15,000.00 per year. I, as well as most Seniors



Astoria, NY 11105

(con'd.)

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August 20, 2012

Health Bureau - Prem. Rate Adjust.
N.Y. State Dept. of Financial Services

do not have large nest eggs or 401 K's or Savings to fall back on. We cannot afford increase after increase. Where does it all end? When we become homeless - Charity cases, etc? Most of us were brought up & worked during the years of the Great Depression & we earned barely enough to keep body & soul together. Therefore our Social Security Pensions or Private Pensions (if any) do not amount to what the present generation of workers will be.

The Cost of Living continues to rise while whatever Pensions we have do not. We have to meet increase in the Cost of Food - Housing - Utilities - Transportation - prescription drugs (for which we have to have additional coverage & pay a monthly premium also) etc. What do we do to meet the Cost of all these? Cut down on Food - take our pills every other day - walk instead of riding - etc?

We have been told time & time again we have to tighten our belts, but it seems we Seniors are the only ones doing this. It's time for Corporate America to tighten their belts. Pres. Obama has bailed out Banks - Big Business - Wall Street and billions to build millions in re-election funds but has done nothing for us



Astoria, NY 11105

(Cont'd.)

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August 20, 2012

Health Bureau - Prem. Rate Adjust.
N.Y. State Dept. of Financial Services

Senior Citizens who have worked all our lives at low wages & who are the ones who built up this Country throughout Recessions, Depressions, Wars, etc. Shame!, an our American Leaders for treating the Seniors of this Nation pushably while they live "high off the hog".

United Health Care can certainly afford to absorb any increase in the cost of health care without always having to pass it on to their subscribers who are already paying ^{an} ~~that~~ ^{amount} exorbitant ~~for~~ premiums. I see our fault for living so long & requiring more medical care?

I, therefore, respectfully request that you deny United Health Care's request for a 2.5% premium rate increase for the year "2013"

Thank you for your consideration.

Very Truly Yours,
(Mrs) [Redacted]
[Redacted]

Astoria, N.Y. 11105

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AUG 23 2012

HEALTH BUREAU
N.Y.C. OFFICE

August 17, 2012

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

I recently had to obtain C.A.R.P.
Medicare United Health Insurance due to
Philip's Lighting Company dropping their group
insurance to individuals over 65 yrs of age.
At the time I joined in June 2012 we were
assured that the rates would be stable for
at least another year. I guess we senior
citizens should just be allowed to die
because everything goes up in price
except our incomes. Taxes, food, housing
give us a box to live under a bridge.
We try not to be a burden to family &
community but it becomes more difficult.
Please try not to increase rates
with this present economy.

Thank you,

UnitedHealthcare Insurance Company

July 27, 2012

[REDACTED]
Elmhurst NY 11373-4812



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AUG 23 2012

HEALTH BUREAU
NYC OFFICE

Important Health Insurance Rate Information

Dear [REDACTED]

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

*See my opinion
and protest on
the other side
C. Tobiasz*

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

(Continued on Back)



Supplemental and Personal Health
Plans insured by UnitedHealthcare
Insurance Company

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Thank you.

Sincerely,

Barb McClatchy

Barbara McClatchy
 Vice President, Member Experience
 UnitedHealthcare Insurance Company

Member Name	Plan Code	Current Rate*	Proposed Rate*	Proposed % Change
[REDACTED]	C	\$ 249.50	<i>Not accepted</i> \$ 256.00	2.6%
	C	\$ 249.50	\$ 256.00	2.6%

Resp. The rate should not be change: Present rate is to high. We custom are in majority, degraded fiscally because of country crisis. We didn't have COLA for 3 years in row. Drugs and Food is about 30-50% higher. I can not accept the rate up!

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N.Y. Aug. 2012

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