

Health Bureau – Premium Rate Adjustments  
New York State Insurance Department  
25 Beaver Street  
New York, New York 10004  
July 27, 2011

**RECEIVED**  
JUL 28 2011  
HEALTH BUREAU  
N.Y.C. OFFICE

RE: Oxford New York HMO Plans

[REDACTED]

I request that you reject the requested rate increase. UnitedHealthcare Oxford has received rate increases every year and appears, overall to be profitable. Their energies would be better directed at getting some of the requirements of offering policies in New York reduced ( by contacting members of the Senate or Assembly) or offering alternative policies with larger co-pays or deductibles.

Sincerely,

[REDACTED]

[REDACTED]

[REDACTED]

RECEIVED

JUL 28 2011

HEALTH BUR. - AU  
N.Y.C. OFFICE

DEAR SIR:

I AM WRITING THIS LETTER TO ASK THAT THE SUPERINTENDENT OF INSURANCE TO DENY THE PROPOSED RATE INCREASE FOR OXFORD NEW YORK INDIVIDUAL GRANDFATHERED POS PLANS. ALSO, I ASK THAT THE NYSID TRY TO CONVINCING UNITED HEALTHCARE TO FREEZE ANY RATE INCREASES FOR THE FORESEEABLE FUTURE.

IN THIS TIME OF ECONOMIC UNCERTAINTY, HIGH UNEMPLOYMENT, AND HIGHER COSTS FOR FOOD, GAS, TAXES, ETC., IT WOULD BE IRRESPONSIBLE FOR THE NYSID TO GRANT THIS OUTRAGEOUS REQUEST BY UNITED HEALTHCARE TO INCREASE RATES FOR OXFORD NEW YORK INDIVIDUAL GRANDFATHERED POS PLANS - WHICH RANGES FROM 17.0% TO 19.6%.

I HAVE BEEN INSURED BY OXFORD HEALTH, AND LATER, UNITED HEALTHCARE FOR OVER 20 YEARS, AND FOR THE MOST PART, HAVE BEEN SATISFIED BY THE COVERAGE I'VE RECEIVED. I, LIKE MANY OTHERS,

AM UNEMPLOYED, HAVE TROUBLE PAYING MY BILLS - INCLUDING HEALTH INSURANCE, AND AM FEARFUL WHERE OUR ECONOMY IS HEADED. I UNDERSTAND THAT HEALTH INSURANCE IS A NECESSITY, BUT HEALTH INSURANCE RATES ARE NOT SOMETHING THAT SHOULD BE RAISED ON A WHIM BY A GREEDY, MONEY HUNGRY COMPANY LIKE UNITED HEALTHCARE.

I HOPE THAT THE SUPERINTENDENT OF INSURANCE & THE NYSID DENIES UNITED HEALTHCARE'S REQUEST TO INCREASE RATES FOR OXFORD NEW YORK INDIVIDUAL GRANDFATHERED POS PLANS & TELLS UNITED HEALTHCARE TO "STOP THE MADNESS!".

MANY THANKS.



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JUL 29 2011  
HEALTH BUREAU  
N.Y.C. OFFICE

To Whom It May Concern:

Enclosed is a copy of a letter received from Oxford Health Insurance asking for premium increases. **Do not grant these increases!!! If anything, the premiums should be lowered!!! I currently pay \$1,150.89 a month with a \$15.00 co-payment for Doctor's visits!!!**

[REDACTED]

I need health insurance at affordable prices and have not been able to find an insurance company that will accept me. **Please, please keep premiums affordable!!!**

I would appreciate a response to this letter and any help you can provide me in finding affordable medical coverage. Thank you.

Sincerely,

[REDACTED]

[REDACTED]

July 22, 2011

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New York State Insurance Department  
25 Beaver Street  
New York, NY 10004

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JUL 27 2011

HEALTH BUREAU  
N.Y.C OFFICE

[REDACTED]  
To Whom it May Concern:

I am appealing the projected, horrendous monthly increases of my health insurance premiums with Oxford.

[REDACTED]

My long record as a member of Cigna and Oxford has been one of very few claims, mostly for such things as prescriptions and medical visits, to keep me in good health. I never was hospitalized before, or had any major claims. My biggest claims over the past two years was for

[REDACTED]

Oxford's projected increases in my premiums is unfair and biased. It appears as punishment for keeping me well.

[REDACTED]

Please deny Oxford these unfair increases to my health care premiums. I cannot do without health insurance. Even now paying \$1,195.58 monthly is a hardship

[REDACTED]

Thank you for your consideration and understanding in this matter.

Sincerely,

[REDACTED]

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TO NYSID

MY insurance is with Oxford

I am requesting additional information regarding this increase, I need it in writing and it must contain a signature, I will speak to my lawyer regarding this matter, ~~their~~ increase seems outrageous and I will be investigating this much further.

Thank You

To: Health Bureau - Premium Rate Adjustments,  
NYS Insurance Dept.

To whom it may concern:

█ received information from United Healthcare  
(OXFORD) about INCREASE rate to individual  
Grandfathered POS rates for 2012 (17% - 19.6%)  
This is outrageous!!!

In this difficult time - █

But I need to keep my Health Insurance

My monthly payment increased for  
a few years from \$239 - \$677.00

Now they want to INCREASE (17% - 19.6%)  
Rate again.

Please, do not approve this increase.

Thank you

█

7/27/11

REC

ALL INFORMATION CONTAINED  
HEREIN IS UNCLASSIFIED

DATE 10/20/06 BY 60322/UC/ST

July 28, 2011

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New York State Insurance Department  
25 Beaver Street  
New York, NY 10004

RECEIVED  
AUG 01 2011  
HEALTH BUREAU  
N.Y.C. OFFICE

Re: Rate Filing for United Healthcare/  
Oxford New York Liberty Individual  
HMO Plan

Dear Sir/ Madam:

On July 21st, I received a letter dated July 19, 2011 From United Healthcare/Oxford advising me that they had filed for a 14.3% increase in my individual HMO plan premiums. If approved, my premium as of March 2012 would be increased to \$1,394.03 a month/\$16,728.31 a year.

A rate increase, particularly in a time of economic distress for many insured, would be unconscionable.

[REDACTED]

I urge you to disapprove the requested increase and further to consider reducing the very high premium that I now pay. Without relief, I may be forced to drop my healthcare insurance.

By copies of this letter to Senator Charles Schumer, Senator Kirsten Gillebrand, and Congresswoman Carolyn Maloney, I am advising them of the extremely high premium being charged to New Yorkers for individual health insurance policies. Further, I am requesting that they legislate for subsidies, now, for the insured, as the federal healthcare overhaul law is no doubt a factor in the escalating premiums as insurance companies prepare for price-limiting conditions when the law becomes effective.

Sincerely,

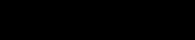
[REDACTED]



Superintendent of Insurance  
Health Bureau-Premium Rate Adjustments  
New York State Insurance Department  
25 Beaver Street  
New York, NY 10004

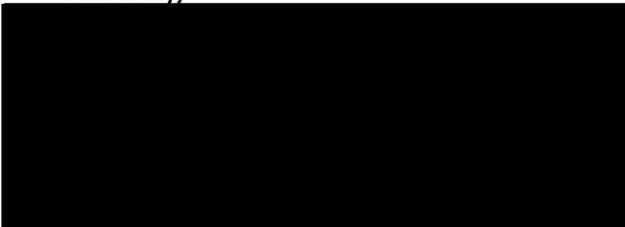
RECEIVED  
AUG 01 2011  
HEALTH BUREAU  
N.Y.C OFFICE

Dear Superintendent:

My name is  and I am an individual grandfathered in Oxford's Freedom Plan.

I am writing in protest of the 2012 proposed rate increase for myself and the other members in Oxford's plan. While I am aware that economic times have brought hardship to everyone, those of us who are currently out of steady work are particularly hit hard. An insurance rate increase would only serve to exacerbate the current dismal state of affairs. Superintendent, on behalf of myself and the other unfortunate Oxford members grandfathered in individual plans, I urge that you show some mercy in this situation and please please please **do NOT allow this rate increase to happen!!!** No one wants to be pulverized, and granting permission for Oxford's rate increase would do just that.

Yours truly,



July 25, 2011

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25 Beaver Street  
New York, NY 10004

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JUL 27 2011

HEALTH BUREAU  
N.Y.C. OFFICE

To Whom It May Concern:

I am writing to protest the proposed rate increase for New York Individual Plan HMO and POS plans. While I believe that companies are entitled to make a profit to stay in business, the increases that the health insurance providers are requesting, especially in this economic climate, are not only unconscionable but outrageous considering the services one does not receive for the price ones pays and the fact that over the last 10 years I have received increases of 15% a year and now they want 23%! If this increase is approved I will be paying close to \$2000 a month! That is more than my food clothing and shelter put together! I cannot think of anything that has risen that much including most people's salaries or income! I now pay over a thousand dollars a month for what amounts to a physical, a mammogram and a visit to the gynecologist once a year.

They do not know me, so how can they over-ride the doctor who does know me? I am not a commodity and resent being treated as one. I strongly protest such a substantial increase in rates that does no more than line the pockets of shareholders and company executives and leaves my life in the hands of those who care more about profit than my health.

increase commensurate with inflation, but this goes beyond the bounds of what would be thought of as reasonable. While I have no doubt that the increase will be approved, I urge you to consider what they are foisting on a public that has no recourse but to accept the prices that these companies demand.