

My complaint against Oxford is
this: how can ~~you~~ they raise my
premium 33% ?! I do not
want NYSID to give them this
approval for that kind of rate
increase. It just went up \$50/month
a few months ago!

They are trying to vape
all of us self-employed people,
33% increase - ridiculous! obscene!

July 28, 2011



Mr. Charles Lovejoy
Health Bureau
New York State Insurance Department
25 Beaver St.
New York, NY 10004

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

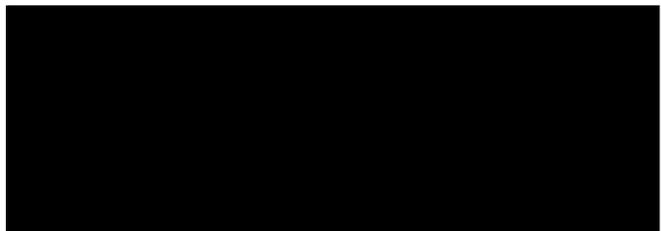
Dear Sir:

RE: Rate Filing For Oxford Healthy NY Sole Proprietor and Individual Plans.

United Healthcare filed a rate application with the New York State Insurance Department (NYSID) on July 19, 2011. They are seeking an increase to their Healthy New York Rates for Sole Proprietors and Individuals renewing in calendar year 2012. Their estimated total increase over the 2011 premium is 32.6%. This % rate may in fact be higher as stated in their letter. The 2011 requested increase was 12.5%; which in actuality resulted in an 18.5% increase. If United Healthcare is granted the 32.6% increase, it would represent a 50% increase over two years. In an economy such as ours this seems to be price gouging. Health care costs have gone up; but this % does not correlate to the rate of inflation. At least two of the last five years, rebate checks were issued for payments made at years end. Their request needs to be seriously scrutinized. This rate increase will force many people out of this program into the ranks of the uninsured.

I still have not received a response to the enclosed letter regarding last years increase.

Sincerely yours,



You have 30 days from the date of our filing to contact the NYSID to request additional information or to submit written comments regarding our rate filing. Written comments should include the insurer and product name. Written comments submitted to the NYSID will be posted to the NYSID's website, with personal identifying information removed. You may submit written comments or requests for information to:

Health Bureau-Premium Rate Adjustments
New York State Insurance Department
25 Beaver Street
New York, NY 10004
<http://www.ins.state.ny.us>

[REDACTED]

We have prepared a summary that provides more information about our rate application. This summary will be available on our website, www.oxfordhealth.com, within the Member Messages section and by means of written request for 30 days after the date of our filing. Written requests may be sent to: [REDACTED]

Thank you for your business.

[REDACTED]

Wait A Minute...

I am paying 50 Dollars A Month More then last year ... No Additional Coverage No Additional income. Now I am expected to pay 32.6% More? Still no additional Coverage and no additional Income ... Excuse my french But THIS Sucks! I am

[REDACTED]

To whom it may concern:

I'm sure by now the letter from United Healthcare Oxford, to request a 32.6% increase on Healthy New York Health Insurance, has caused a major uproar, so I would like to join the many who are simply outraged.

We JUST had an a hefty 13.5% increase last year, which was hard enough on the low income folks like myself, to add to my monthly bills. Now you want another increase which will raise the monthly amount to make health insurance unaffordable? Where is our protection and why bother being available to low income people if you are going to charge nearly the same amount as private individual health insurance carrier.

I simply cannot afford a \$95 a month increase to my current health insurance. I don't spend that amount on food each month. [REDACTED] just so I never become sick and have to suffer the consequences of relying on my health insurance, and yet, I still have to pay increases to cover all the overweight, lazy people who eat themselves into a life of illness. I don't even have RX insurance because I can't afford it.

As a health conscience and responsible person, I think that taking care of me should be rewarded not punished, just so I can cover the less responsible people out there.

I understand that serious illnesses like cancer, etc... have nothing to do with obesity and are not the fault of the person, but obesity causes most of the illnesses out there today and those people refuse to take care of themselves. There are multiple programs advertised everyday and they refuse to try them or stick with them. Whose fault it that?

The increase, should it be passed, will cause me to drop health insurance for the first time in my life. It is unfair and unjust to a responsible individual who struggles financially.

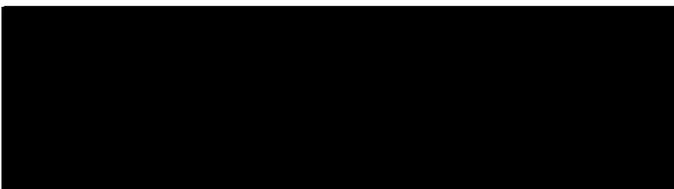
I think you should consider a Tier Program where the healthy low income folks don't have their insurance raised, but the irresponsible, overweight people do. If I can refrain from shoving mounds of unhealthy food into my body and get out an exercise on a regular basis, then the obese people, who are responsible for the country's health crisis, should be the ones to pay the increase. If they can afford to fill their refrigerators with garbage and cause their children's obesity along with their own, then they have the money to pay higher rates for health insurance.

You need to consider that we are not all equal and therefore should not be responsible for everyone's actions and life choices. Do the work to separate the responsible from the irresponsible members and charge accordingly.

It's about time this country stops putting us all in the same boat. It should be understood that we are responsible for the choices we make, especially when those choices put our health at risk.

Sincerely,

Healthy New York Member since 2004



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JUL 27 2011
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July 22, 2011

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

Re: OXFORD HEALTHY NEW YORK - SOLE PROPRIETOR AND INDIVIDUAL PLANS

To Whom It May Concern,

We are in receipt of a letter from Oxford Healthy New York, our healthcare provider, informing us of their request, to your department, to increase the 2012 premiums. The rate increase they are looking for is a 32.6% increase. We find this to be an outrageous request. We, like hundreds of thousands of other families, are in this plan, simply because we do not have the resources to pay such premiums. We are imploring you to deny this increase.

[REDACTED] we can barely pay the premium that we are currently paying. We are a hard working, middle class family just trying to survive. This increase would make it nearly impossible for us to carry health insurance for our family.

Please deny this rate increase. We need someone to look out for honest, hard working families. Families who do the right thing, work hard and do not expect anything for free, but should have peace of mind when it comes to paying health insurance premiums. We should be able to have affordable health care. We keep hearing about it, but where is it?

Sincerely,
[REDACTED]

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AUG 01 2011

HEALTH BUREAU
N.Y.C OFFICE

New York Aug 1 2011

to the NYSID,

My name is [REDACTED], my insurer is

Oxford Health N.Y. for people with low income,

I had Oxford for several years now and I was

very satisfied with them; But since last year

I am thinking purchasing another insurance

because their rates are getting to high for

me to afford. In the 2010 they increased

my premium of \$60.00 per month & just

2 wks ago they send me a letter that

they are asking another increase of 32%

for yr 2012. I am sorry but this is getting

a little out of control; there is millions

of people that have lost their jobs and don't

have their health benefits any more and

I probably lose mine because I cannot afford

7/29/11

Dear Health Bureau,

I am writing as a customer of Oxford - United Healthcare, to object to the continuing increases in my insurance premiums since the Obama Health Care Reforms. Last year, there was a significant increase plus administrative fees and now there is another increase mandated for as much as 32.6%. It is obvious to everyone how not old enough for Medicare and not poor enough for Healthy NY. The reforms have much this system is failing us. [REDACTED] and living on a fixed income, given the health insurance companies license to increase rates on the backs of customers and to line their own pockets. The hard work of reforming the medical system for efficiency, fraud and better pro-active health care, as well as lowering hospital costs and testing, etc. is not being expedited in a productive way.

I am registering a complaint for the failure of the Health Care System to keep the cost of medical insurance down for everyone. Younger adults out of work or paid barely enough to eek out a living are not able to afford health insurance and go without healthcare. This is unacceptable. They have to quit or lose their jobs and be totally unaffiliated to benefit from Healthy New York. This is unsatisfactory and shameful and unfair.

Sincerely,

[REDACTED]

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N.Y.C. OFFICE