



08/05/2011 12:04 PM

To premiumrateincreases@ins.state.ny.us

cc

Subject Health Insurance rate increases

Dear NY State Insurance Department,

I am writing concerning the proposed health insurance rate increase that United Healthcare/Oxford informed me of recently.

First, I would like to state clearly that a 21.9% rate increase is an untenable and truly outrageous amount for anyone, whether corporate or self-employed, to sustain. I am self-employed, and in order to even afford health insurance I have had to enroll in a very high deductible plan so that in case of emergency I can be covered for anything catastrophic. This means that I do not go to the doctor except for my annual physical which is 100% covered (clearly a fee that is under \$1k with blood tests). Everything after that is out of pocket up to \$3,000. So I don't go. Luckily I am healthy, but I can assume that there are others in my situation who are not. What this means is that I am paying a \$6k premium plus up to \$3k before any actual benefits kick in ... meaning that I have at least an annual doctor's visit at \$6k/year. That simply does not make any sense. AND now add another 21% on top of that.

Second, 21.9% is outrageous. Please do not allow the badly managed, greed motivated health insurance industry to continue their bad behavior. Please!!!

Thank you ,



08/07/2011 01:27 PM

To premiumratefilings@emblemhealth.com,
premiumrateincreases@ins.state.ny.us

cc

Subject Fwd: Pending Rate Increases for 2012

Subject: Pending Rate Increases for 2012

I am writing to express my supreme frustration with the proposed rate increases. As a small business owner, I can't continue to afford the lavish increases imposed on myself and my company. I can't afford to hire people to grow my company...and a large part of that is

based on not being able to offer them health insurance. THE PROPOSED INCREASES FOR 2012 ONLY ADD INSULT TO INJURY IN THE SCHEME OF THINGS!

With my current small business group plan current coverage costs more than \$750 a month per person . This rate is already preposterous as it reflects an increase of nearly \$200 per month from last year. Who can afford to go to the doctor to use their coverage with these high rates!?

When is any body going to see what this is doing to small businesses and middle class workers who are the stronghold of this country. It is already quite evident where we are headed, perhaps now is the time for things to start to change.

I am 110% against any increase. You can contact me if you want an authentic story about the struggles of trying to make it in America by building a small business that employs hard working and determined people and what an uphill climb that has been made by government and the heath insurance industry... a climb that only gets more difficult everyday.

Sincerely,



08/13/2011 10:37 AM

To

cc

Subject Comments on United Healthcare Ins Co of NY Health Insurance Rates Filings

This is absolutely stunning! You cannot give me any justification for approving a 22% rate hike for a company that has just made over one billion in profits for the fiscal year 2010!!!

What planet is this state's regulating bureau on?!

I'd be better off in Somalia!

Thank You, so much for the consideration.



08/11/2011 04:04 PM

To premiumrateincreases@ins.state.ny.us

cc

Subject rates

To Whom it my concern,

██████████ has been a member since ██████████. The rate increase would cause a unfair burden on me, considering the economic state. As a New York independent policy holder with United Healthcare Oxford the rates are difficult to maintain as is not even covering mediation or prescriptions for glasses..... If this proposed rate increase goes through it would make it very hard to keep insured. It is my sincere wish that you reject the plan to increase rates.





08/11/2011 04:38 PM

To premiumrateincreases@ins.state.ny.us
cc

Subject UnitedHealthcare Oxford rate increase

.Please note that I am opposed to the proposed 2012 renewal rate increases for UnitedHealthcare Oxford. Such increases are unjustified and are repugnant to the national health care reform to go into full effect in 2014.



08/13/2011 10:12 AM

To PremiumRateIncreases@ins.state.ny.us
cc

Subject United Healthcare Oxford Health Ins. Rate increase

To whom it may concern,

How is it that an insurance company that made over one billion dollars last year is able to jack up it's rates for small groups by 22% in NY State?? Do we not have the 10% cap in place, or does that kick in on January 1, 2012, when a lot of us will have lost our health insurance because we cannot afford this hike? This rate change is nothing more then push-back to the Affordable Healthcare act of 2009.

When questioning our insurance agent, she had no idea why it was going up other then to speculate that "Obabmacare" has made it more expensive for insurance companies to operate. She stated that she had to pay for her child before "Obamacare" and now it's free.

These are the people we have to deal with and this is the atmosphere in which we have to survive.

Please Help!!!

Thank You,