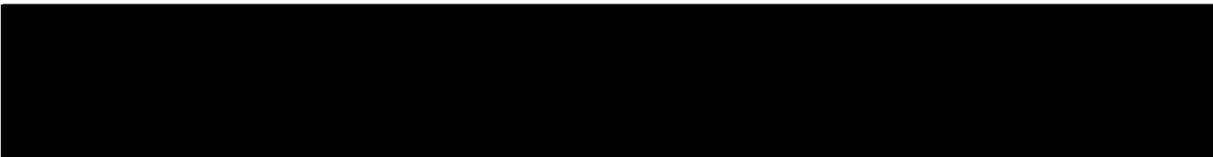


July 22, 2011

NYSID

To whom it may concern:



I find the attached letter from United Healthcare, dated June 22, 2011 but **received only three weeks ago**, extremely disturbing. I hope that I am not too late to voice my objections to the proposed rate increase.

A note like this can only briefly state the reasons that the NYSID should reject any request by United Healthcare to increase premiums. I would be happy to provide you with more detail and data should you desire.

United Healthcare raised premium rates approximately 15% every year during the decade 1996 to 2006. During that time their stock price rose from \$7 per share to \$52 per share. Despite United Healthcare's claims about increasing expenses and "the necessity to raise premiums", it is clear that rate increases were only "necessary" to increase profits. Several months ago it was revealed that the compensation of the United Healthcare CEO was \$106,000 per hour. Any argument that a rate increase is "necessary" because of United Healthcare's expenses would have to address United Healthcare's profits as well as how they choose to compensate their executives (at consumer expense as approved by the NYSID).

For 2011 United Healthcare was granted another 15% increase in premiums. Perversely, at the same time they are receiving increased premiums they are increasing patient deductibles and co-pays and reducing benefits. Now the NYSID is asked to approve additional increases? That would be criminal in my opinion.

Attached are notices United Healthcare sent to its beneficiaries this year. These notices explain how, despite the fact that we will pay an increased premium of 15%, our out-of-pocket costs will increase dramatically. United Healthcare has figured out that they can increase their profits by changing UCR to 140% of Medicare fees, (at increased cost to the consumer). Deductibles on radiology services, that never appeared before in policies, exist in 2011 policies. Co-pays and deductibles on medications will increase. And all this for an ADDITIONAL 15%! As an individual buying health insurance for my family I cannot negotiate with United Healthcare. The NYSID is supposed to protect us. Where are you?

I am a consumer and [REDACTED] I find it offensive to hear United Healthcare claim that increasing physician fees require higher premiums. Nothing could be farther from the truth. I am attaching some recent EOB's for care rendered to patients in 2011. Notable is the fact that United Healthcare is no longer paying for many of the services provided because they have managed to make co-pays higher than the amount that they actually pay for services rendered. The cost of services to United Healthcare, the amount they actually have to pay the doctor, is ZERO! The power they have is really frightening. And the NYSID is the only place the consumer can turn for protection.

Rather than increases in premiums the NYSID should be reducing premiums (and reducing profits that are so high that they can afford to compensate their employees at a rate of \$106,000 PER HOUR). To agree to increase premiums while United Healthcare is actually reducing benefits is not protecting the consumer and should not be permitted.

Help us NYSID, you're our only hope!

