



08/10/2011 01:55 PM

To

cc

Subject Comments on Oxford Health Plans (NY), Inc. Health Insurance Rates Filings

Upon receipt of our letter from United Healthcare/Oxford we do not agree to the increase for health insurance to rise 26.3%.

We ask that you deny their request for the increase to our healthcare plan. As it stands now their healthcare is not affordable to our individuals.



08/16/2011 02:26 PM

To premiumrateincreases@ins.state.ny.us

cc

Subject Oxford NY Individual HMO -- Rate Increase Application for 2012

I am enrolled in an Oxford NY Individual HMO Plan. I am writing in opposition to the Rate Increase Application Oxford submitted to the NYS Insurance Department on July 19, 2011, with respect to its NY Individual HMO Plan.

[REDACTED] My current monthly Oxford premium for the two of us is \$2,405.06. This monthly premium is an enormous hardship; however, I pay it, even though it is draining my remaining assets, because I do not choose to be covered by Medicaid at the taxpayers' expense.

Under Oxford's Rate Increase Application, the monthly premium on my Oxford policy would increase **BY 23.8%** next year.

For many years, health insurers in New York were able to raise premiums without state approval. As a result, premiums skyrocketed to their current levels. Now that there is a process in place to review those premiums, it would be unconscionable to allow premiums to escalate so drastically next year. The burden on the taxpayer would certainly increase as policyholders seek alternative

publicly-funded coverage or drop their health insurance coverage altogether.

I am respectfully asking the NYS Insurance Department to deny Oxford's 2012 rate increase application.

I am sending a copy of this email to my elected officials, so that they are aware of how ordinary citizens are being impacted by extraordinarily high health care premiums.