

8/15/11

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AUG 19 2011

HEALTH BUREAU  
NYHC OFFICE

I am writing in regard to the attached proposal to increase the premiums on Oxford's Healthy NY plans by 32.6% in 2012.

Healthy NY is for those with income less than approximately \$21,000 (gross).

Last year Oxford increased the premium from \$294/month to \$350/month or 19% - well above the 11% applied for... not to mention GDP of less than 2%.

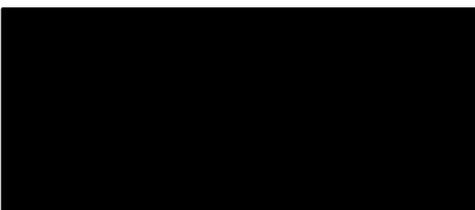
Was this legal?

Now, Oxford wants to raise rates on those with less than \$21,000 another 32.6% to approximately \$465 / month.

If this increase is allowed, Oxford will have increased premiums by nearly 60% over two years at a time when the federal govt is supposedly trying to make health insurance affordable for lower income people. For 2012, this will mean \$1,380 increase out of \$21,000 gross income. The increase from \$294 to \$465 represents a \$2,020 increase in premiums per year for those with gross income of less than \$21,000. Does this seem remotely reasonable?

What is the point of having an unaffordable Healthy NY program? Are you trying to provide healthcare for lower income people or are you trying to squeeze them out of the system?

Any further premium increase for Healthy NY is unmanageable, incomprehensible and contrary to the intent of recent govt healthcare initiatives. The NYSD and congressional representatives should be ashamed if



RECEIVED  
AUG 16 2011  
HEALTH BUREAU  
N.Y.C. OFFICE

August 9, 2011

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



To Whom It May Concern:

I recently received a letter from UnitedHealthcare informing me that they are seeking a rate increase from NYSID for their Healthy New York rates.

As you know, the Healthy New York plan is for low-income individuals, who must earn under \$25,000 annually to be eligible for this plan. Currently, I am paying \$350 per month for my Healthy New York plan. I make less than \$10,000 a year as a tutor. The \$350 monthly fee is already extremely hard to bear; with the proposed rate increase of 32.6%, my monthly fee will increase to \$464. That increase means that I will have to use more than 50% of my pre-tax income to pay my health insurance premium, and that doesn't include prescription or doctor visit co-pays, dental care, or eye care.

Given the current economic environment, I believe the rate increase that UnitedHealthcare is seeking will be untenable for most low-income residents of New York, and therefore if the rate increase is approved, most of those residents, myself included, will be forced to go without healthcare.

Please DO NOT approve UnitedHealthcare's proposed rate increase for the Healthy New York plans unless you have an alternate plan to ensure fair access to health insurance for all residents.

