

RECEIVED

To the Health Bureau Premium Rate
New York State Insurance Department

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

I have an obligation as a financially strapped, struggling American citizen to write to you concerning the pending rate increase for Oxford, Healthy New York.

I am a [REDACTED] New York resident who struggles on a daily basis trying to juggle all my bills, without destroying my health in the process.

I feel very lucky and blessed that Healthy NY exists at all and only recently became a member. The lower premiums have made a huge, positive difference in my life.

I have always had health insurance and have paid exorbitant rates in the past, being that I am self-employed.

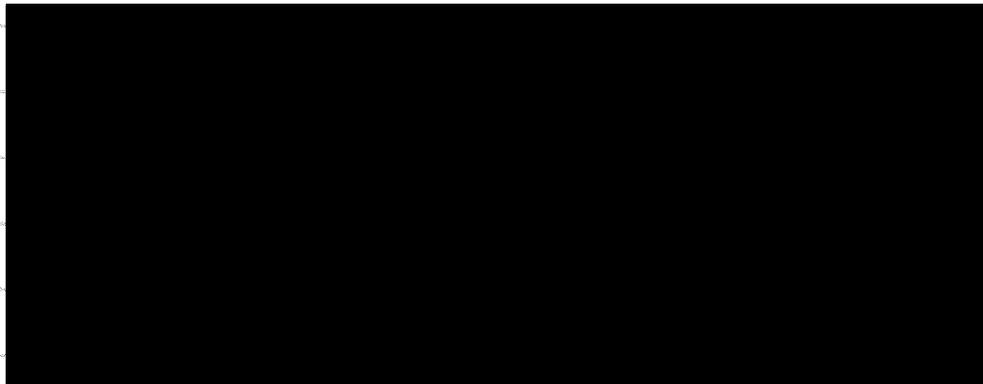
Please do not increase these rates for the millions of NY participants in this plan. I would not be able to afford an increase, especially one that is 32.6% higher than the current premium. It would mean that I would no longer have health coverage.

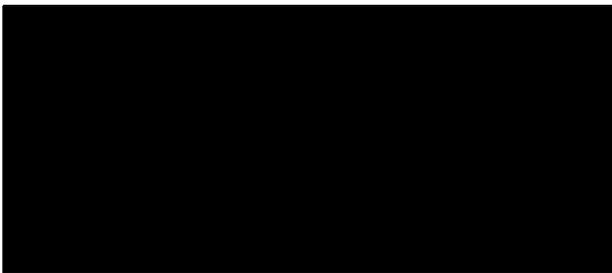
My profession, which is [REDACTED], has been seriously and adversely affected by the recent troubles in

our economy. I struggle every day to pay my bills, put food on my table, maintain my car, and afford gas for my car.

Please, please, please keep these rates low for the millions of people who participate in this plan, and share my struggle.

Thank you for your time and please know how much I appreciate Healthy New York (Oxford) - a plan that has been very affordable to me. Please continue to make it affordable.





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SEP 06 2011
HEALTH BUREAU
N.Y.C. OFFICE

August 8, 2011

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

To whom it may concern:

I am writing this regarding United Health's July 19, 2011 correspondence to me (attached) informing me of their outrageous request for a 33% rate increase for Oxford Health New York Sole Proprietor and individual plans.

First of all, I'd like to point out that this company's second quarter NET profits were up 13% this year. That's NET profits, not GROSS.

Second, our economy is in a nose dive. I am a sole proprietor and I can tell you that one of the main reasons small businesses are doing so poorly is the high cost of health insurance. These corporations are making record profits, they buy our politicians so that they don't have to pay higher taxes while the rest of us have had to suffer higher costs across the board including rent, food, and transportation, among other things. Their executives are walking away with million dollar bonuses while everything I pay for is becoming more expensive.

The man is sticking it to me whenever he can. And now, this corporation has the audacity to ask for a **THIRTY-THREE PERCENT INCREASE** in the worst economy we've seen since the Great Depression while they are making RECORD PROFITS?! The fact that they think can even ask for this much money in this situation frightens the hell out of me and makes me wonder if they haven't bought our entire government already. I used to be an idealist; I've become a cynic. Hopefully, your response to this outrageous request will retrieve at least a hint of my idealism.

Third, I'd like to ask when our government is going to start protecting us and our economy. Because if you allow this, then you will be taking just one more step to cut our throats and throat of our country. I will not be able to pay one third more for insurance which, by the way, this year denied a procedure I desperately needed so that I could work. The recourse I had? An appeal. And how long that would take? Weeks. Months. Time I didn't have. I needed the procedure when I needed it so I had to pay for it. This company denied a



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Interestingly, they didn't do that last year before the new health care law was passed. They did it this year after the laws went into effect, a few months after I found out that they could no longer limit the amount they were spending on my medications. So, they found a way to make up for those losses by denying a \$3,000 procedure. Trust me, they will find a way to make up for whatever losses they claim they're going to suffer. They will find a way around the law. They always do. Help us. We need your help.

You cannot expect the public to take you seriously as a *government* body and allow this. Any increase by a corporation making record profits at a time when we are all taking losses is out of the question. *Any increase.* By right, they are doing better than the consumers. Perhaps they should reduce our premiums by thirteen percent just to make us all even. Doesn't that sound like a more equitable proposition?

If you allow this to happen, you will simply be allowing more New Yorkers to go without health insurance and you will be sending the message that you are not in Albany to protect us but to protect the health insurance corporations. I am barely within the income limits and I can barely afford it. You have to know that with this increase, people who are worse off than me will not be able to pay for Healthy New York. There will be very few individuals able to pay for this insurance.

I was born in Canada and I have to tell you that I have seriously considered returning. Every year that goes by makes me more and more serious about that proposition particularly because of the hell I have gone through when facing the healthcare system. And I merely have [REDACTED] I fear what would happen if I had a life-threatening illness. I fear that these heartless bastards would let me die.

I sincerely hope that you send the message a legitimate government should send to these "persons" who gamble with the public's lives and welfare.

Respectfully,

[REDACTED]