



07/28/2011 09:23 PM

To premiumrateincreases@ins.state.ny.us  
cc  
Subject Rate increase for Healthy NY health insurance plans

To Whom it May Concern:

I am writing to protest the proposed rate increase of 32.6% for the Healthy NY health insurance plan through United Healthcare Oxford. That is nearly a \$100 increase in my monthly rate.

*This is absurd!*

Healthy NY exists to provide affordable health insurance to people who are not insured through their employers, who must purchase health coverage individually. Most people who are not insured through employment make low annual salaries. Healthy NY is supposed to make health insurance accessible to all people, regardless of salary. This rate increase will make Healthy NY accessible to far fewer people.

I just sent in my renewal form for another year of coverage, and my rate has already increased from \$258.60 to \$293.02. That's more than a 13% increase already. What can possibly justify such a high *additional* increase in less than a year? If this increase is approved, my total cost per month will be nearly \$400.

A person who makes less than \$2200/month should not be expected to pay \$400 of that toward health insurance. How are people expected to pay rent, pay for food, buy necessities? **DO THE MATH.**

PLEASE do not approve this unnecessarily high rate increase.

Sincerely,



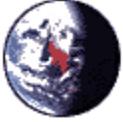
07/29/2011 09:15 AM

To premiumrateincreases@ins.state.ny.us  
cc  
Subject rate increases



My name is [REDACTED]. I am a small business owner and the constant rising costs of healthcare are going to force me to close my business or not have healthcare for my family. My rates were just raised \$100 dollars a month! Now I just received a letter stating that my costs will go up another 32.6%. I would love to receive the information that shows the healthcare provider didn't receive enough money to cover their expenses with the last increase. This increase is going to be implemented without actual expenses. This is unfair! The increases in my rates should not happen until an exact amount is created. The provider will always try to get as much as it can and keep all the extra. If their increased costs are less than the 27.5% they are asking for, then my rate should reflect that. If this is allowed to happen then I can only assume that there is nobody actually looking out for people like me and I'll just end up being another number on the percentage of the unemployment rate.

Please send me any and all information showing that the last increase wasn't enough and why it has to happen again. Thank you for your help.



cc

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

I have been a member of the oxford healthy NY health plan for years now. My job does not offer health insurance and this was the most affordable option. In the beginning the premium was very affordable, but due to yearly increases that is not the case anymore. The monthly premium has increased \$200 since I became a member. This plan has become virtually unaffordable. Considering there is a limit to the salary you make in order to be eligible for a plan I'm the first place. People who fall in this income bracket can certainly not afford a \$350 monthly premium for health insurance. I strongly oppose the approval of this rate increase.



07/29/2011 01:16 PM

To "premiumrateincreases@ins.state.ny.us"  
<premiumrateincreases@ins.state.ny.us>

cc

Subject Oxford healthy NY individual plan rate increase

I am writing concerning the proposed rate increase the Oxford Healthy NY individual plan premiums. I am once again discouraged about the availability of affordable health care for those who's employers do not offer health insurance. I became a member of healthy NY back when it first started. The monthly premium was very affordable. Every year since there has been a rate increase. I am paying \$200 a month more than when I started with the plan. This plan has now gone from affordable to unaffordable in a matter of a few years. It does not seem to make a lot of sense to me either considering to be eligible for the plan you must fall into a fairly low income bracket. The citizens in this income bracket can certainly not afford a \$350 a month health insurance premium. I strongly oppose a unreasonable 32.6% rate increase.



07/29/2011 01:42 PM

To PremiumRateIncreases@ins.state.ny.us

cc

Subject Please do not increase health insurance rates of Healthy New York!

Dear sir or madame,

I am writing you to urge you to reject the application by UnitedHealthcare for a 32% premium rate increase, to go into effect in 2012.

For several years I have been a subscriber to *Healthy New York*, first with Cigna and later with Oxford. When I started with Oxford, the monthly premium was just over \$800. Last year, the rate for my family of three shot up by 22% from \$932 to \$1,137. Ironically, I have qualified for this program that provides reduced and affordable health insurance rates, after proving that my income was low enough.

I am [REDACTED] I rely on freelance assignments for my income. Since 2008, I have been caught in a protracted downturn. Regardless of how economists define such events, 2008-2011 has felt like a long recession. In that four year interval my industry has gone through several paroxysms of lay-offs, a legion of former colleagues losing jobs and going freelance, and long bouts of personal underemployment and inactivity.

Last year, I paid more than \$13,000 in health insurance, which comprised a huge percentage of my earned income. Health insurance, even at the "reduced rate" I paid, accounts for our second highest monthly expenditure, almost as much as our shelter, and far greater than our food bill.

If you approve the 32% rate hike requested by UnitedHealthcare/Oxford, my monthly premium will approach \$1,500 and will become by far my most costly monthly expenditure.

My family has thankfully been blessed with good health. We carry health insurance in case of an accident that requires emergency care (bone break, dislocated joint, etc.) and to protect our assets from a catastrophic health cost, such as major surgery. But at this rate of increase, the health insurance premium will itself be catastrophic. How many medical emergencies cost over \$15,000 per year?

Again, I beseech you not to permit this prohibitive rise in health care premiums.

Thank you for your consideration.



07/29/2011 05:58 PM

To PremiumRateIncreases@ins.state.ny.us

cc

Subject United HealthCare Rate Filing for Oxford Healthy New York Small Group Plans

Dear Premium Rate Increase,

I just received a letter from United Healthcare regarding Rate Filing for Oxford Healthy New York Small Group Plans. It states they're filing for a 32.6% increase over the current 2011 premium. And this is just a month after a 22% increase over last year's premium.

Do you really think a 32.6% increase is appropriate in the current economic climate?

And do you think in a span of two years that my insurance should rise by almost \$600 dollars - 3/4 of the cost it started at?

I don't care about the Stop Loss Pool you're talking about. I don't own a pool. At least you have a pool....  
Seriously, your projections are not a solid enough reason to raise rates -

what if you're projections are wrong? - or bloated? You planning on giving some of that pool money back?

Also, "High Cost Claimants" go with the terrain. Sometimes you win big, and sometimes you still win big cause you're an insurance company.... Either way, please don't project poverty from the back seat of your town car, with your feet up, while going to the Hamptons on thursday at 3pm.

Sometimes I wish insurance worked more like my dry cleaners. I get a stain on my shirt, take it to my dry cleaner and they take the stain out. Simple. I'm not responsible for 20% of the stain, and there's no yearly dry cleaning deductible before they agree to take that stain out. They basically just do their job. They're in the business of cleaning clothes and they don't look for excuses not to clean clothes.

However, Insurance companies are in the business of not doing their job. They're supposed to insure people for medical costs - and they look for every excuse not to.

I would love a job where i look for reasons not to do my job, and then send a letter out telling people i'm looking for more money not to do my job... that job would be awesome.

Why can't they just do their jobs? I'm doing mine so they get their money every month aren't I?

please reconsider raising the rates, unless of course, the fix is already in.

Sincerely,



07/30/2011 10:35 AM

To PremiumRateIncreases@ins.state.ny.us

cc

Subject Proposed rate increase by OXFORD

Dear sirs,

[REDACTED] have been offering health insurance to our employees for over 10 years now because the Healthy NY program made it attractive to offer such a benefit even though ours is a small business. The fees are not small but our employees would go uninsured if we did not offer such a plan.

We have recently received notification from OXFORD that they have applied to your department to approve a rate increase of 32.6%. If such an approval is granted it will mean that we will have to terminate this coverage as it is simply not affordable. There is nothing in our business where we can suddenly increase our revenues anywhere near where OXFORD wants to go.

We strongly request that such a rate increase is not granted or if it were to be granted that the state goes back to the old NYSSHIP coverage so that we may continue to help our employees access health care coverage. Otherwise we regret that we may have to terminate our contribution to this program.

If you wish to get any further information, please reply to this email or call me at [REDACTED].

Thank you.

My healthcare provider, Oxford, is asking for a 32.6% rate increase. At first I thought this must be a mistake, that they were off by one decimal point, but sadly this unreasonable rate increase is what is being asked for. My employer, [REDACTED], has informed me that they will likely no longer continue their generous 50% matching co-payment of my health insurance plan and I certainly can not afford to pay the balance. A rate increase of 3.26% would be far more reasonable and tolerable, something roughly in line with the rate of inflation.

Thank you for your consideration.



07/30/2011 09:30 PM

To PremiumRateIncreases@ins.state.ny.us

cc  
[REDACTED]  
[REDACTED]

Hi, I got a paper in with my bill this month saying my premium might go up by 32.5 per cent. **WHEN WILL THEY KNOW FOR SURE?** That is outrageous. I understand that some of the other higher deductible policies are going up as much as fifty per cent. People with these plans make under 28K a year so how can they afford this? They would be better off getting into a different type of program than HEALTHY NY, which is all about making health care affordable! Thanks, [REDACTED]



07/31/2011 01:05 PM

To <PremiumRateIncreases@ins.state.ny.us>

cc

Subject Rate Filing for Oxford Healthy New York Sole Proprietor & Individual Plans

Re: Rate Filing for United Healthcare / Oxford Healthy New York Sole Proprietor & Individual Plans

Dear NY/SID,

The proposed 2012 rate increase of 32.6% will push insurance rates beyond affordability for low income individuals and sole proprietorships—the very population that Healthy New York was designed to protect. Therefore I protest the estimated increase.

Sincerely,



08/01/2011 12:24 AM

To PremiumRateIncreases@ins.state.ny.us

cc

Subject Health Rate Increase: Please Do Not

To Whom It May Concern,

I received a letter, dated July 19, 2011, from my health care provider, Oxford (United Health Care), in regard to their request to increase our monthly premiums. I am writing to you in good faith to say that I not only disapprove of this action, they also, just this year, increased my monthly premium by 14 per cent. Now they are asking for an additional 32.6 per cent increase on top of the 14 per cent.

I am enrolled in an individual low income plan called Healthy New York. In order to qualify for this health insurance I have to meet the low income requirements. Each year I have to submit \_\_\_\_\_ and get approved. Living in New York City is not easy. \_\_\_\_\_, single, and life is full price for me. How do they expect us to pay such an enormous increase when our income status is limited? This is an oxymoron. I currently pay \$293.02 a month for my health insurance.

My monthly income is approximately \$2100 gross.

Please do not allow Oxford to increase their premiums. I beg of you. I am a trustworthy citizen and use my health insurance wisely. Many of us are the same.

Thank you for your consideration.



08/01/2011 11:47 AM

To

cc

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

I have just been notified by Oxford Healthy New York for Sole Proprietor and Individual plans that they have filed for a rate increase to raise premiums by 32.6%.

The rates were already raised for 2011 by 12.5%. I received no income increase for 2011 and had to consider very carefully if I could afford to continue with the coverage. I am just managing. With the spiraling cost of heating oil, gasoline, electricity, etc., if a rate increase is granted it is very likely that I will have to drop my coverage.

Healthy New York is barely affordable now. It will become completely unaffordable to many people. Please don't let this happen.



08/01/2011 12:21 PM

To <PremiumRateIncreases@ins.state.ny.us>

cc

Subject United Healthcare/Oxford Rate Increase

Dear NYSID,

I am writing regarding recent notification that United Healthcare/Oxford has requested a rate increase of 32.6%.

As the Managing Director of a non-profit, this rate increase is alarming! It poses an additional cost of approximately \$865 per month or more than \$10,000 per year for our small non-profit. Additionally, it will cost each employee an additional \$2000/year (approximately) each for our contributions to the health care premiums.

We simply cannot afford these additional costs!

I am writing to ask that you deny United Healthcare/Oxford this enormous rate increase. It will pose great fiscal hardship on our company as well as our employees, making it ever more difficult to conduct business in New York.

Thank you,



08/01/2011 03:21 PM

To PremiumRateIncreases@ins.state.ny.us  
cc  
Subject United Healthcare/Oxford Rate Increase

Dear NYSID,

I am writing regarding recent notification that United Healthcare/Oxford has requested a rate increase of 32.6%.

As an employee of a non-profit, this rate increase is alarming! It poses an additional cost of approximately \$865 per month or more than \$10,000 per year for our small non-profit. Additionally, it will cost each employee an additional \$2000/year (approximately) each for our contributions to the health care premiums.

We simply cannot afford these additional costs!

I am writing to ask that you deny United Healthcare/Oxford this enormous rate increase. It will pose great fiscal hardship on our company as well as our employees, making it ever more difficult to conduct business in New York.

Thank you,



08/01/2011 10:00 PM

To premiumrateincreases@ins.state.ny.us  
cc  
Subject Comments on United Healthcare (Oxford) premium rate application

I am writing in response to the current rate application from Oxford Healthy New York with the New York State Insurance Department (NYSID) filed on July 19, 2011. This application requests a premium increase to all Healthy New York rates for sole proprietors and individuals renewing in calendar year 2012.

For the current calendar year, my Oxford Healthy New York plan premium increased 18+% (from \$294 to \$348 per month). To make matters worse, my health coverage has been cut along with a drastic increase in bureaucratic procedures. Coverage previously available is no longer covered or significantly reduced. Almost all my prescriptions now require an extra "Prior Approval" step previously unnecessary. This extra bureaucracy serves zero purpose and it's sole objective is to introduce extra loops to for the patients to jump through and thus discourage claims. My physician prescribed medications but then discovered extra forms need to be filled out in separate steps to obtain Prior Approvals almost every time. This always introduce extra 1-2 weeks for the medication to be dispensed introducing severe risks to the patients. One of my medications' prior approval process was so tedious that my dermatologist simply gave up and ask me to get "over the counter".

Now, to my dismay, Oxford (United Healthcare) is requesting a whopping +32.6% increase in premium for 2012! In its communique, Oxford claims the increase is due mostly to a projected decrease in reimbursement from the Stop Loss Pool. There's obviously no refund if the future stop loss reimbursement ultimately exceeds their low-balled projection. Meanwhile, United Healthcare has experienced record profit and record share price. It's earning growth rate of 19.8% is twice the rate of the health insurance industry. So, to sustain their profit margin, a +32.6% premium increase is requested for next year? Instead, I believe the NYSID should suggest a reduction in their operating cost by eliminating unnecessary bureaucratic steps (e.g. useless Prior Approval process) as a better means for United Healthcare to maintain it's record profit. Otherwise, as current members switch to other insurers or, worse yet, drop coverage due to the high cost, United Healthcare (Oxford) will request an even more exorbitant increase in following years due to "decreasing premium pool".

I strongly urge the NYSID to utilize its authority to regulate and monitor the services and premium being offered by United Healthcare (Oxford) to



08/02/2011 11:00 AM

To <premiumrateincreases@ins.state.ny.us>

cc

Subject Oxford Healthy NY rate increase request

Dear Sir,

I recently received a letter regarding Oxford's request for a premium rate increase of 32.6% for their healthy NY plan.

I sincerely request that you deny this increase. While I sympathize with the never ending cycle of raising costs and shrinking reimbursements that Oxford cites as it's reason for requesting this increase, in this economy where small businesses, like myself, are struggling to make even their current payments an increase of this magnitude would effectively deny us access to healthcare. With all of our efforts focused on keeping our revenue at its current rate (we are not even thinking of growing right now) any increase would be catastrophic. The economy around us sees layoffs and shrinking profits that require more efficiency and better money management on all of our parts, Oxford should not be exempt from these efforts. Simply solving their problem by raising rates so drastically should not be the answer.

Furthermore, the healthcare package we receive under the current Oxford plan while very good is a far cry from their premium service. Allowing their rates to rise by a third would bring it very close to market rate for those same services and would negate any benefit the state derives from facilitating more businesses being able to afford quality healthcare.

Thank you for your time and attention.

Sincerely,



08/02/2011 12:06 PM

To <PremiumRateIncreases@ins.state.ny.us>  
cc  
Subject United Healthcare/Oxford Rate Increase

To Whom It May Concern:

I am writing regarding a recent notification that United Healthcare/Oxford has requested a rate increase of 32.6%.

[REDACTED] for a very small non-profit organization and I am recently unemployed and this rate increase would have a devastating impact on [REDACTED]. We are trying very hard to survive in NYC and I fear how this would affect our ability to make ends meet. We simply cannot afford these additional costs!

I am writing to ask that you deny United Healthcare/Oxford this enormous rate increase to insure that small businesses can stay afloat and no additional families go homeless!

Thank you for your attention,

Your inquiry is being forwarded to our premium rate increase inbox for a response. Please feel free to e-mail that inbox for more information on rate increases.



08/02/2011 03:10 PM

To <health@ins.state.ny.us>  
cc  
Subject RATE INCREASE

I rec'd a letter fro Oxford (Healthy NY) advising they are looking for a 25-33% price increase in our rates.

This is totally unacceptable and UNAFFORDABLE.

I along with million of others are still out of work and cannot afford to pay any more than I already am.

I would like more information regarding this possible increase and what we can do to squash this.



08/04/2011 04:04 PM

To

cc

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

Charles Lovejoy  
Health Bureau  
New York State Insurance Department  
25 Beaver Street  
New York, NY 10004

Dear Mr. Lovejoy;

This is regarding Oxford Health's request for a rate increase NYS Insurance Dept. [REDACTED]

Approval of Oxford's 32.6% rate increase request would be contrary to the New York State Insurance Department's stated policy to:

"The Department's goal is to approve the lowest rates possible while preserving the financial solvency of the health insurer. Approving rates that are inadequate could lead to an insurer being unable to pay claims altogether."

This implies the Insurance Department desires to balance the needs of both the health insurer with that of the insured. How does raising premiums by 33% in one brief year accomplish that?

Yet it must be noted that Mr. Stephen J. Hemsley, President, Chief Executive Officer of United Health Group Incorporated, the parent corporation of Oxford Health Care was paid \$10,810,131 in compensation in 2010. Mr. Larry Renfro, Executive Vice President was paid \$6,332,675 in 2010. Mr. Anthony Welters, Executive Vice President was paid \$6,219,754.

In addition, before agreeing to this rate request, has the Insurance Department commissioned a study to ascertain what the financial impact of a 33% rate increase would have on Oxford's Healthy New York customers? Has the New York State Insurance Department obtained an estimate of the number of Healthy New York customers who, beginning in 2012, would be compelled to withdraw from Healthy New York coverage because such coverage has become unaffordable? Has the New York State Insurance Department determined the impact on the uninsured pool, Medicaid, Family Health Plus, and the already currently overburdened charity care system in New York, if significant numbers of currently insured individuals and families would be compelled to withdraw from Healthy New York?

Because Healthy New York is supposed to make health insurance affordable for low income workers, I urge the New York State Insurance Department to deny this rate request, which would effectively deny a significant percentage of

New Yorkers access to health care.

Sincerely,



08/04/2011 04:26 PM

To PremiumRateIncreases@ins.state.ny.us

cc

Subject PROPOSED OXFORD RATE INCREASE

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 notice from Oxford/UnitedHealthcare informing me that they have filed a rate application with the New York State Insurance Department seeking a 32.6% increase to their Healthy New York rates. As a result, I am writing to officially voice my concern and anxiety over this, and to request that this rate increase not be allowed.

Due to my unemployment, I was forced to purchase my own health insurance two years ago. I cannot really afford the current rate of \$399 per month which, due to me having no constant income, I have been paying out of my life savings. An increase -- especially on the order that Oxford is intending -- will make it impossible for me to continue having health insurance. There is no way I can afford to pay a hike such as this, and I will be forced to cancel my coverage and thus be without health insurance, period.

I am sure there are a large number of people in the same predicament as I am, that will have the same consequences should this rate increase be allowed. With the current state of the economy the way it is, and our President pushing for health care reform, allowing a rate increase like this just seems cruel and will ultimately make things worse all around.

Very truly yours,



08/05/2011 12:35 PM

To <premiumrateincreases@ins.state.ny.us>

cc

Subject Oxford Healthy NY rate increase request. Sole Proprietor and Individual Plans. Objections to rate increase request.



Gentlepeople:

My name is [REDACTED]. I am a sole proprietor, living in [REDACTED]. I have an Oxford Healthy NY policy.

I am still reeling in shock at Oxford's request for a 32.6 pct increase for 2012 renewals in their letter notifying me of same dated 19 July 2011, the same date that they filed for this increase.

I believe this rate request should be denied for the following reasons:

1. Of the 32.6 pct increase, per Oxford's letter to me, they claim that 27.8 pct is due to "our projection of the reimbursement we will receive from the Healthy New York Stop Loss Pool for 2012". **This is purely speculative on Oxford's part.** They can not point to a past shortfall of this magnitude in reimbursements from the Stop Loss Pool.

**They should not be allowed to speculate in uncharted territory at the expense of the policy holders.** Any rate increases should be granted based on historical experience, not on "blue sky" estimates. Furthermore, the historical experiences used should be an **AVERAGE**, rather than a single extreme outlier.

If the reimbursement from the Stop Loss Pool next year is indeed lower than their projection, Oxford should file for a rate increase that a) reflects this experience, and b) file suit against the State of New York in order to receive mandated reimbursements, **before any rate increase is imposed upon policy holders. Policy holders should not be forced to make up any shortcomings in Oxford's management's ability to hold New York to its agreements regarding correct and proper amounts of money owed by New York State to the Stop Loss Reimbursement Pool.** Instead, management should earn its paychecks by seeking full reimbursements, and if denied, taking all necessary legal action to obtain reimbursement before seeking any rate increase.

Pending any demonstration by management that they have exhausted all legal remedies (e.g. administrative appeals, lawsuits) to force New York State to fully reimburse the Stop Loss Pool, any increase based on a speculative, hypothetical shortfall should be fully denied.

2. Oxford, in addition to the above speculative request, has also asked for a 5.1 pct increase in premiums. This request is for money ex-High Risk Pool Reimbursement.

This size increase is not warranted, or deserved.

The July 15, 2011 Consumer Price Index Medical Care Services component of the Bureau of Labor Statistics of the U.S. Dept. of Labor had an unadjusted year-over-year increase of 2.9 pct for the ended June 2011.

The following is a link to the full report:

<http://www.bls.gov/news.release/cpi.nr0.htm>

The next one will be released Aug. 18, 2011, just before the closing of the comment period.

Given that this measure of medical care services is very broad and very representational, Oxford should be granted a **MAXIMUM** of 2.9 pct or whatever the annualized rate of this index is at the time the Dept. of Insurance considers Oxford's rate increase. Since the management of Oxford Health has not delivered extraordinary cost savings or improvements in health care delivery or outcomes, they are not, as a result, and in my opinion, entitled to more than the average increase in Medical Care Services as defined by the Bureau of Labor Statistics of the U.S. Dept. of Labor for this component of their rate increase request.

To be entitled to an increase of almost double the average should require the demonstration of a commensurate above average performance by the company. Therefore, there requested percentage increase should be denied.

Lastly, per Oxford's notification letter to me, please remove any personal identifiable information when you post this e-mail

And thank you for your time and consideration of my objections to Oxford's exorbitant and unjustified rate increase request.



08/05/2011 04:26 PM

To PremiumRateIncreases@ins.state.ny.us

cc

Subject Oxford Premium rate increase HealthyNY

Dear NYSID,

I AM BEGGING YOU!!!! I already forgo prescription coverage because I cannot afford to pay over \$300 a month for health insurance. My yearly salary is under \$10K . I subscribe to Healthy NY and buy from United Healthcare/ Oxford. I have been self employed for the last [REDACTED]

[REDACTED] I have NOT had a raise for 5 years and currently single and therefore need this policy.

Last years rate increase (Oxford asked for 12% ) put me over budget and had to drop prescription coverage (saved me \$350 year). NOW they are asking for 32.6% for 2012!!!!

Please help out and deny their increase request. The lower middle class citizen cannot cut any more -we are at our bare bones!

Thank you for listening.



08/06/2011 10:01 PM

To premiumrateincreases@ins.state.ny.us

cc

Subject Fwd: Oxford Rate Filing for Healthy NY

Hello,

I am writing again this year to oppose the drastic increase in premium rates for Healthy New York that United Heath Care is proposing. Please see my letter below from last year. This year the request has gone up to an increase of 32.6% which is unthinkable for low-income New Yorkers. Please do not pass this high rate increase. Again a smaller margin of increase (something below 10%) would be much more understandable given the economic times and the population that enrolls in Healthy New York. The health insurance company is not struggling. New Yorkers are.

Thank you for your consideration.

Dear Sirs:

I am writing in response to a notice I recently received from my health insurance company - Oxford/UnitedHealthcare. I understand that they have requested a rate increase of 12.5% with your offices for their Healthy New York Plans. I am self employed with an annual income of under \$20,000 a year, for this reason I belong to the Healthy New York program so that I can afford to maintain health insurance. As I am sure is true for many on the Healthy New York Plans, a 12.5% increase would create a quite a financial hardship for me. It is difficult enough as it is to afford to insure myself even with the help of this great NY program - this seems an incredibly high increase in one year. I respectfully request your consideration in your ruling on their request. If an increase is necessary, a smaller percentage would be more understandable given the population of these plans, and the current economic climate.

Thank you for your time and attention.

Sincerely,



08/07/2011 04:30 PM

To premiumrateincreases@ins.state.ny.us  
cc  
Subject Income Ranges

This is being written in response to the notice received from Oxford Health Plans regarding its recent rate filing.

While it is up to your office to determine whether Oxford's application is valid to support a 32.6% increase in rates, I would like to take issue with another aspect of coverage.

When I first signed on to the Oxford Health New York plan the rate was \$294.19 and the income range topped at \$2,269. The current rate is \$350.19 and the income ceiling is \$2,269. If this full increase is approved, the new rate will be \$464.35. Unless there is an increase in

the income allowed, it would mean that the cost of insurance would have increased from 13% of the maximum income allowed to 20% of the maximum income. This needs to be revised.

No mention of a change in the income range was mentioned in Oxford's Rate Filing, but this is certainly an issue that must be considered at the same time.

Your attention is appreciated.



08/08/2011 10:21 PM

[Redacted]

To "PremiumRateIncreases@ins.state.ny.us"  
<PremiumRateIncreases@ins.state.ny.us>  
cc  
Subject Health Insurance rate increase

To whom it may concern,

I recently received a letter from my Health Insurance provider, United Healthcare Oxford that has informed me about an application that they are filing with NYSID for a rate increase to take effect in January 2012.

I am currently covered under the Oxford Healthy New York Small Group Plan.

I have had this insurance since 2009 for my own individual coverage.

[REDACTED] to this plan in December of 2010, and we are both currently covered under this plan.

Oxford has informed me that they are applying for a 32.6% premium increase over 2011 rates.

I am asking that this rate increase be denied. The Healthy NY Plan appears to be the only insurance that my family and I can afford, and at this time the current \$571 per month rate is already a stretch for us. If the rate increase is approved, I simply will not be able to afford health insurance for my child and myself.

Please consider denying this rate increase.



08/09/2011 01:50 PM

To PremiumRateIncreases@ins.state.ny.us

cc

Subject Insurance Premium Increase

Re the 2012 Oxford Healthy New York filing for an approximate 33% rate increase in 2012. I'm amazed that Oxford and NYSID would even consider increasing the monthly insurance premium for low income individuals. The result of a major increase such as this will most likely cause many to drop insurance altogether and apply for government assistance which will in effect cost the state more in the long run. Very disappointed in how the state of New York cares for it's people.



08/09/2011 04:24 PM

To premiumrateincreases@ins.state.ny.us

cc

Subject OXFORD request for rate increase

Dear Health Bureau,

Oxford's recent premium rate increase request is ludicrous. Their health insurance is a bare bones plan that purports to allow the poor to have health insurance. How many poor people can afford nearly \$400 a month, which is about what it would cost if their rate increases go through (and that doesn't include prescription drugs).

The plan permits a well-care visit once every three years rather than the more traditional and prudent once a year. It does not include mental, dental, or eye care. What is a nearly one-third increase for? -- decreased services.

Please reject this offensive request and go in the opposite direction -- reduce their premiums.

Thank you,



08/09/2011 08:28 PM

To

cc

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

Re: Rate Filing for Oxford Healthy New York Sole Proprietor and Individual Plans  
Health Bureau-Premium Rate Adjustments

I am writing this response and protest to a letter I received dated July 19, 2011 (letter attached) from my insurer, UnitedHealthcareOxford, requesting a rate increase for Oxford Healthy New York Sole Proprietor and Individual plans in the amount of 32.6%. I respectfully request that you consider the fact that over a two year period, this would represent an approximate 52% increase to my health insurance premium, an extraordinary burdensome and significant escalation to the cost of a health plan specifically designed for those with a limited yearly income. In light of the current administration's efforts to ensure adequate health coverage for low income individuals and families, I am amazed that my insurer has filed for close to a 33% increase which would represent over \$100 additional monthly payment to my insurance premium, when just last year my premium rose an additional \$56. I thank you in advance for keeping in mind the impact such an increase will have on those struggling to make a living when making your decision on this request.



08/10/2011 10:10 AM

To PremiumRateincreases@ins.state.ny.us

cc

Subject Rate Filing for Oxford Healthy NY Sole Proprietor & individual plans

To Whom it May Concern,

Five years ago when I started my small [REDACTED] the last thing I thought I would have to worry about was health insurance.

That has all changed!

What my job details, is for me to help keep people healthy. But, in this bad economy people are holding on to every dollar..

My first health insurance was with GHI for \$400 a month that same policy is now over \$900.00 a month,

my second health insurance policy was with Atlantic health plan again a reasonable \$375.00 a month now it is over \$700.00 a month.

Now I have Healthy NY Sole Proprietor & individual plans and you want to raise the rate!

Insurance Companys keep raising insurance rates 30 to 50%, lets be clear on one thing MY INCOME HAS NOT GO UP 30 to 50%!!!!!!

Please help the sole proprietors keep there insurance rates, so the extra money we save, we may be able to hired someone.

I know personally I am overwhelmed with paper work, but at these tax's rates and insurance rates going up, it is impossible to hire someone



08/10/2011 01:55 PM

To PremiumRateIncreases@ins.state.ny.us

[REDACTED]  
cc

Subject United Healthcare Oxford Rate increase

To Whom it May concern,

Hello I recently received a letter from my healthy ny provider "Oxford."

The letter stated that from 2011 to 2012 there will be a 32.6% rate increase. They are claiming it is to offset their expense for high cost claimants.

I know that I am NOT a, so called, high cost claimant and I do not feel I should be paying for high cost claimants because Oxford can not manage their members properly. They should put those people in a different category, different plan, or charge them different rates separately. Maybe they can create a bracketed system similar to taxes. They should not be allowed to charge low cost claimants higher rates. If they are allowed to do this it will push my self and I imagine several others to either consider other forms of coverage, if it is even available, or not having health coverage at all. It will become too expensive.

Additionally, I'm sure the definition of "high cost claimant" to the insurers could be ANY claimant, and the grey definition is merely an excuse to seek increases for higher profits.

Please do not allow this unfair rate hike to happen. The insurance companies are simply taking advantage and seeking greater profits during a time when so many of us are struggling. I am willing to answer any questions regarding this.



08/10/2011 06:44 PM

To PremiumRateIncreases@ins.state.ny.us

cc

Subject United Health Care proposal

I'm writing in response to a recent mailing from United Health Care. I am an individual participant in the Oxford Healthy New York plan, and I learn from their mailing that they are requesting a 32.6% increase next year over the current premium.

In view of the unemployment crisis afflicting the nation (and myself) I wish to state that such an increase is absolutely unconscionable.

United Healthcare claims that they project a lower reimbursement from the Pool next year. Guess what? That's what's happening to millions of American citizens, and if we can get used to living on less, why can't United Healthcare? New York State has a proud history of protecting its citizens from the marauders of corporate profit. I hope you will tell this insurance giant that ALL belts have to be tightened at this time, including their very ample one.

Thank you,



08/11/2011 01:02 PM

To PremiumRateIncreases@ins.state.ny.us

cc

Subject Re: Rate for Oxford Healthy New York Sole Proprietor and Individual plans

To Whom It May Concern:

My name is [REDACTED] and for the past several years I have paid for and

received individual plan health insurance coverage from Oxford Health Plans, a UnitedHealthcare company, through the state sponsored plan Healthy New York. I recently received a letter from UnitedHealthcare notifying me that on July 19, 2011 the company filed a rate application with the New York State Insurance Department (NYSID) seeking an increase to their Healthy New York rates for sole proprietors and individuals renewing in calendar year 2012. Enclosed is a copy of said letter. If approved, the proposed rate increase would be an estimated 32.6% above the 2011 premium.

For me and I imagine for the many other low income/self employed New York State residents for whom this is the only "affordable" means of having health insurance coverage, a rate increase by approximately one third of the present premium is excessively high and unaffordable. How is the program Healthy New York supposed to promote "access to quality health care" and provide "comprehensive health insurance to those citizens who need it most" when their premiums are cost prohibitive? If this rate increase goes through, I will no longer be able to afford my current health insurance plan. In this event, are there any other comparable health insurance programs available to me for quality healthcare?

Please make sure that this rate increase doesn't go through, nor does any such exorbitant increase get approved. A price inflation of this magnitude is unreasonable and unaffordable. Please help policyholders such as myself remain insured by ensuring that we are able to pay our premiums.



08/12/2011 11:18 AM

To

cc

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

I have an Oxford Healthy NY policy.

I am still reeling in shock at Oxford's request for a 32.6 pct increase for 2012 renewals in their letter notifying me of same dated 19 July 2011, the same date that they filed for this increase.

I believe this rate request should be denied for the following reasons:

1. Of the 32.6 pct increase, per Oxford's letter to me, they claim that 27.8 pct is due to "our projection of the reimbursement we will receive from the Healthy New York Stop Loss Pool for 2012". This is purely speculative on Oxford's part. They can not point to a past shortfall of this magnitude in reimbursements from the Stop Loss Pool.

They should not be allowed to speculate in uncharted territory at the expense of the policy holders. Any rate increases should be granted based on historical experience, not on "blue sky" estimates. Furthermore, the historical experiences used should be an AVERAGE, rather than a single extreme outlier.

If the reimbursement from the Stop Loss Pool next year is indeed lower than their projection, Oxford should file for a rate increase that a) reflects this experience, and b) file suit against the State of New York in order to receive mandated reimbursements, before any rate increase is imposed upon policy holders. Policy holders should not be forced to make up any shortcomings in Oxford's management's ability to hold New York to its agreements regarding correct and proper amounts of money owed by New York State to the Stop Loss Reimbursement Pool. Instead, management should earn its paychecks by seeking full reimbursements, and if denied, taking all necessary legal action to obtain reimbursement before seeking any rate increase.

Pending any demonstration by management that they have exhausted all legal remedies (e.g. administrative appeals, lawsuits) to force New York State to fully reimburse the Stop Loss Pool, any increase based on a speculative, hypothetical shortfall should be fully denied.

2. Oxford, in addition to the above speculative request, has also asked for a 5.1 pct increase in premiums. This request is for money ex-High Risk Pool Reimbursement.

This size increase is not warranted, or deserved.

The July 15, 2011 Consumer Price Index Medical Care Services component of the Bureau of Labor Statistics of the U.S. Dept. of Labor had an unadjusted year-over-year increase of 2.9 pct for the ended June 2011.

The following is a link to the full report:

<http://www.bls.gov/news.release/cpi.nr0.htm>

The next one will be released Aug. 18, 2011, just before the closing of the comment period.

Given that this measure of medical care services is very broad and very representational, Oxford should be granted a MAXIMUM of 2.9 pct or whatever the annualized rate of this index is at the time the Dept. of Insurance considers Oxford's rate increase. Since the management of Oxford Health has not delivered extraordinary cost savings or improvements in health care delivery or outcomes, they are not, as a result, and in my opinion, entitled to more than the average increase in Medical Care Services as defined by the Bureau of Labor Statistics of the U.S. Dept. of Labor for this component of their rate increase request.

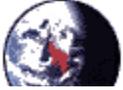
To be entitled to an increase of almost double the average should require the demonstration of a commensurate above average performance by the company. Therefore, there requested percentage increase should be denied.



08/12/2011 07:22 PM

To  
cc

Subject Comments on United Healthcare Ins Co of NY Health



## Insurance Rates Filings

I recently received notification, after an already \$125.00 per month increase starting 10/11, that UnitedHealthcare Oxford is applying for an increase in Healthy New York rates for individuals renewing in calendar year 2012 of 32.6%. ANY ADDITIONAL increase whether 1% or 32% will now make this "so-called affordable" and only option for medical coverage that I know of no longer affordable. I would appreciate any other options for medical coverage you can inform me of if this increase (OR ANY INCREASE) goes through. Thank you.



08/12/2011 09:13 PM

To  
cc

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

I am writing to request that the NY State Insurance Department deny Oxford Health Plan's request to raise the Oxford Health Plans Healthy NY rate by 32.6% for 2012. The costs for health insurance are already an extremely burdensome cost, especially after the 20%+ increase that was already granted for 2011. This increase in fees for our health insurance will make it more difficult to hire new employees, and most likely someone will lose their job to make up the difference in costs. United Health Group has already seen their stock price increase nearly 80% over the past two years. The NY State Insurance Department should not allow United Health Group and Oxford Health Plans to increase their profits on the backs of small business and workers who are making less than \$35,000 a year, which is the majority of our business. Thank you for taking the time to consider this. Please deny this request and choose NY state workers over the profits of big business.



08/11/2011 03:41 PM

To PremiumRateIncreases@ins.state.ny.us  
cc

Subject Comment on request for rate increase

I am writing in response to a request from UnitedHealthcar to again raise my rates. This is specifically in regards to [REDACTED]. The insurance company has requested a 32.6% increase next year. I find this request to be outrageous! I already pay \$725 for just one single person! The requested raise will bring my monthly premium close to \$800!

I do not make enough money to pay what I pay now. The new increase in totally out of line, and will force me to go without health coverage. I will become another burden on the US's already overused national health coverage system.



08/15/2011 04:39 PM

To <PremiumRateincreases@ins.state.ny.us>

cc

Subject: Protesting United Healthcare's proposed rate increase for Healthy New York premiums in calendar year 2012

Dear NY State Insurance Dept.:

Thank you for providing the Healthy New York insurance program; without it, I would not be able to afford health insurance.

I have been on the Healthy NY program, provided through United Healthcare's Oxford Health Plans, since 2007. Each year the premium rate increases (by approximately 9% - 10%), while my income decreases. I recently received notice from United Healthcare that they have applied for permission to increase their 2012 calendar year premium rates by 32.6% for the Oxford Healthy New York Sole Proprietor and Individual plans.

This huge increase is an unreasonable amount, and would make it impossible for me to pay my premiums. If a 32.6% rate increase is approved, I will have to drop my health care coverage and be uninsured, as I will fall into the gap where I make too much money to qualify for Family Health Plus, but cannot afford Healthy NY.

I urge you to deny this rate increase to United Healthcare. I believe their profit margin is already ample, based on the fact that, for the last two years, they have had a medical loss ratio of less than 80%. I know this because they have had to pay me the dividend required by NY State law in order to meet the minimum loss ratio requirement (Insurance Law section 4308-g).

In this dire economy, New York citizens need health insurance assistance more than ever. Please safeguard this much-needed assistance by denying United Healthcare's proposed rate increase for the Oxford Healthy New York Sole Proprietor and Individual plans.

Thank you for your consideration.  
Best regards,



08/15/2011 05:49 PM

To <PremiumRateincreases@ins.state.ny.us>

cc

Subject: Protesting Oxford Health Plans' proposed rate increase for Healthy New York [REDACTED]

Dear NY State Insurance Dept.:

Thank you for providing the Healthy New York insurance program; without it, I would not be able to afford health insurance.

I have been on the Healthy NY program, provided through Oxford Health Plans (NY), since 2007. Each year the premium rate has increased 10%, and will jump to an 18% increase on my upcoming Dec. 2011 renewal date. Meanwhile, my income decreases, and I can barely afford my premiums. I recently received notice that Oxford has applied for permission to further increase their rates for the Oxford Healthy New York Sole Proprietor & Individual plans by **32.6%** in the 2012 renewal period. [REDACTED]

This huge increase is unreasonable, and would make it impossible for me to pay my premiums. If a 32.6% rate increase is approved, I will have to drop my health care coverage and be uninsured, as I will fall into the gap where I make too much money to qualify for Family Health Plus, but cannot afford Healthy NY. This extreme rate increase would destroy what Healthy NY was created for: to make health insurance accessible to the self-employed and Sole Proprietors who otherwise have no access.

I urge you to deny this rate increase to Oxford Health Plans (NY). Their profit margin is already ample, based on the fact that, for the last two years, they have had a medical loss ratio of less than 80%. I know this because they have had to pay me the dividend required by NY State law in order to meet the minimum loss ratio requirement (Insurance Law section 4308-g).

In this dire economy, New York citizens need health insurance assistance more than ever, and rely upon the NY State Insurance Dept. to protect policy holders from insurance company greed. Please deny the proposed rate increase for the Oxford Healthy New York Sole Proprietor & Individual plans.

Thank you and best regards,

I recently received notification, after an already \$125.00 per month increase starting 10/11, that UnitedHealthcare Oxford is applying for an increase in Healthy New York rates for individuals renewing in calendar year 2012 of 32.6%. ANY ADDITIONAL increase whether 1% or 32% will now make this "so-called affordable" and only option for medical coverage that I know of no longer affordable. I would appreciate any other options for medical coverage you can inform me of if this increase (OR ANY INCREASE) goes through. Thank you.



08/12/2011 07:22 PM

To

cc

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



I recently received notification, after an already \$125.00 per month increase starting 10/11, that UnitedHealthcare Oxford is applying for an increase in Healthy New York rates for individuals renewing in calendar year 2012 of 32.6%. ANY ADDITIONAL increase whether 1% or 32% will now make this "so-called affordable" and only option for medical coverage that I know of no longer affordable. I would appreciate any other options for medical coverage you can inform me of if this increase (OR ANY INCREASE) goes through. Thank you.



08/16/2011 12:19 PM

To PremiumRateIncreases@ins.state.ny.us

cc

Subject Oxford's requested rate increase for individuals

I strongly protest Oxford's request for a rate increase - and a rate increase of over 30%.

the point of this plan, through Healthy New York, is affordability, and access by low income individuals to health insurance.

the plan is barely affordable to me now - and an increase would place a severe burden on my ability to meet payments and continue my coverage.

given the sketchiness of the plan as it exists, the deductibles and the rest - the idea that they are seeking substantially more money for threadbare coverage is obscene. obscene and greedy. please do not allow this company to enhance its vast profits by squeezing those who can least bear it.

sincerely,



08/18/2011 05:02 PM

To <PremiumRateIncreases@ins.state.ny.us>

cc

Subject Oxford Health NY Sole Proprietor plan

To Whom it may Concern:

Please see, attached, our objection and that of our client to the 32.6% premium increase proposed by United Healthcare-Oxford. Thank you for your attention in this matter.



08/19/2011 01:43 PM

To PremiumRateIncreases@ins.state.ny.us

cc

Subject Oxford Rate Increase Request

8/18/11

To: [PremiumRateIncreases@ins.state.ny.us](mailto:PremiumRateIncreases@ins.state.ny.us)

n

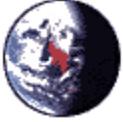
Re: Rate Increase Filing for Oxford Healthy New York Sole Proprietor and Individual Plans

I have been a member of Oxford Healthy New York insurance (with prescription coverage) since January 2005. It has been a blessing to have this insurance because I would not have been able to afford for *any* medical insurance at all. [REDACTED] who is unable to work full time due to health problems, so I've been working only part-time since 2005 (less and less with each year).

In 2010, NY State allowed Oxford a rate increase of 18.5%, which raised my premium by about \$30 per month. If NY State now grants Oxford an additional 32.6% rate increase – this will add about \$114 more per month, raising my premium to \$462/month (or an annual increase of \$1368). So in 2 years (2010 - 2012), Oxford will have doubled their rates! My doctor visits & procedures co pays average about \$360/year. I also take many medications, so my prescription drug co pays average about \$800-\$900/year. Since my Oxford plan has an annual, maximum cap for prescription drugs, I have to spend about \$40/month extra to buy the rest over the counter.

I recently had surgery, lost all my part-time work, and have been unemployed for 4 ½ months now. I am now receiving only early Social Security retirement benefits, which is not enough to live on. Although I am looking for part-time work, even with that, there is no way that I will be able to pay Oxford at the new rate increase they are requesting. I always understood that the Healthy New York insurance program was designed to help people like me to have medical insurance at an affordable rate. \$482/month is not an “affordable rate” for a [REDACTED] who can [REDACTED] 1-2 part-time days per week.

Given the weak economy - a [REDACTED] work. I also have to wait 13 more months before I can receive Medicare benefits. I doubt that I'll be able to continue my Oxford coverage in 2012 under the current rate - but I will definitely not be able to pay an additional 32.6% rate increase. I would appreciate any advice about what other medical insurance options are available for someone in my situation.



08/19/2011 02:41 PM

To "premiumrateincreases@ins.state.ny.us"  
<premiumrateincreases@ins.state.ny.us>  
cc

Subject To whom it may concern.

08/19/2011

To whom it may concern,

Re: United Health Care Oxford

I think that a increase in payment for my insurance is unjust. This year my insurance was raised by \$70 and now they want to raise the price even more by 32.6%. In my case this is completely unacceptable, [REDACTED]. To me this is not right at all and with the economy in a bad shape the money which we recieve is barely enough to get by. I would also like to point out that in these past few years the cost of living has not increased. If you have any questions please call



08/23/2011 12:23 PM

To premiumrateincreases@ins.state.ny.us  
cc

Subject Rate Increase for Oxford Healthy New York

I own my own business and have been using Oxford for my health insurance. When I started my premium was \$776.00. Today it is \$1,132.00. August it was raised \$200.00 a month. Now I get a letter that you want to raise it another 32.6%. You are making it impossible for a small business owner to have health insurance. You can crush a family with these raises. How do you expect in this economy that small business owners can continue carrying health insurance for their families with your ridiculous increases. Please explain, in English, the reason for this latest EXTREME hike.