



07/22/2011 03:02 PM

[Redacted]

To "PremiumRateIncreases@ins.state.ny.us"

<PremiumRateIncreases@ins.state.ny.us>

cc

Subject Proposed Oxford Rate Increases

I am writing in response to the notice that I received from United Healthcare (Oxford) of the proposed rate increase to effective for 2012 for its Oxford Individual HMO plan). I live in [Redacted] and am a current subscriber to this plan. For calendar year 2011 the premium for **my basic individual HMO policy is \$1,181.19 per month.** I know for a fact that the premium increase over the last three years amounted to approximately 40%+. This policy does not cover basic dental or eye exams, which must be paid for entirely by the individual subscriber.

I am currently unemployed (due to a layoff) and not collecting unemployment and therefore, do not have health insurance through employment. There are virtually no alternatives in this state for obtaining health insurance but to buy it from the two or three insurance companies which offer individual policies also at exorbitant rates. In addition, **are there no provisions to reduce these rates by increasing deductibles.** As you are aware, the **profits reported by United Healthcare in its last quarterly income statement exceeded expectations.** Given the depressed state of the economy, the large rate increases over the past three years, the lack of competition in the individual insurance market in New York, and the very satisfactory profits reported by United Healthcare, **I RESPECTFULLY URGE THE INSURANCE COMMISSION TO REJECT THE PROPOSED INCREASE REQUESTED BY UNITED HEALTHCARE.**

Thank you for your anticipated attention to this matter.



07/26/2011 12:16 PM

To PremiumRateIncreases@ins.state.ny.us

cc

Subject Oxford Rate Increase

**To: The Superintendent of Insurance**

**Re: Premium Rate Adjustment United Healthcare/Oxford Health Plans**

**Product: Oxford NY Personal HMO/Liberty Network**

**I am urging you not to approve the rate application increases requested by United Heathcare.**

**The proposed increase will establish a new monthly rate 23.8% higher than the current rate. The current monthly rate for [REDACTED] policy is \$2,324.80. This results in an annual premium of \$27,897.60. This is already beyond affordability for a mediocre HMO with a \$250 per person deductible on prescriptions, no eyeglasses or dental, and a co-pay on virtually everything else. This is the premium to cover [REDACTED] people, not even a family. It is also more than TWICE the national average.**

**The requested increase amounts to an additional \$6,639.62 a year. The new annual cost would be \$34,537.22. The average gross income in the United States is only \$52,029. The total Social Security that my [REDACTED] ) can not even pay for half this new rate. Taking into account the already approved increases of the last three years, with this new increase, the cost of individual health insurance will double every three to four years. This is an unsustainable geometric progression.**

**United Heathcare recently reported record profits for 2010. By record I mean that they made the most profit in the company's history.**

**In their notification United Heathcare disingenuously refers to "the benefit plan design chosen." United Healthcare offers only one individual healthcare plan on a take it or leave it basis.**

**This begs the question what is wrong with New York? Why have the New York**

## **Legislators and Regulators done such a poor job for New Yorkers?**

**The excuse given for the out-of-control is the escalating health care costs are new and expensive drugs and therapy. But aren't drug prices uniform among the states. Why must health care insurance in New York cost more than TWICE the national average?**

**Of course United Healthcare has set the bar pretty high and every assistance must be accorded so that it will be able to hit a new profit record for 2011.**

**I understand that (at least in New York) health care is a unique business. Only health care providers get to charge three to ten times as much for the same service to the uninsured. You can't get that reasonable and customary fee that insurance companies pay even if you offer cash in advance. It is the threat of these excessive targeted fees that force people like me to use their savings to pay exorbitant insurance rates now.**

**I believe that the only way these increases would not be approved would be if the legislators and regulators had to pay an equal amount out of their own pockets. Of course this is not the case. But you should know that your lack of advocacy is causing real suffering.**



07/26/2011 12:33 PM

To premiumrateincreases@ins.state.ny.us

cc

Subject Oxford Rate Increase--Say NO!

To whom this may concern:

Oxford is requesting a 32.8% increase in their rates to sole proprietor and individual plan holder. At the very least Oxford will settle of a 27.5% increase.

A rate increase of this magnitude presents a hardship to the hardworking individual or sole proprietor participant. The Oxford plan is bare bones, and does not have the expensive add-ons such as mental health care, alternative medical care, vision care, dental care, or ambulance that is standard to Medicaid plan (if you're poor) or a standard individual or corporate (if you're lucky to have it) insurance plan. Those who participate in this plan struggle to make this payment as it is now.

The increase requested by Oxford is untenable, unwarranted, and meritless. Insurance companies

are cash cows. All our economic indicators have stagnated or declined except for medical care which soars in costs by leaps and bounds. Why would you let Oxford soak the barely making it, tax-paying, lower-middle class and working poor?

I respectfully request that you refuse Oxford's demand for this obscene rate hike.

Thank you,



07/28/2011 12:00 PM

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

cc

Subject Rate Filing for Oxford New York Individual HMO plans

Dear Sir or Madame:

We are writing to register our outrage and dismay over the recent proposed rate increase requested by United Healthcare/Oxford in its letter to certificate holders dated July 19, 2011. As outlined in this letter, United Healthcare proposes an increase of 23.8% for those who, like us, renew their policies annually in September 2012. Apparently, this is on top of the approved increase for September, 2011, of 4.9% for those whose renewal date falls in September. Even at our current rate of \$2,301.77 for [REDACTED] adults, this newly requested increase represents an increase of approximately \$547.82 per month, for a total monthly premium of \$2,849.59, and a total annual premium of \$34,195.08. It should be obvious to any attentive reader that this rate is unaffordable for any but the wealthiest individuals, and the net effect will be to force us to give up our health insurance, which we have paid successfully for over ten years. Although our premiums have increased every single year by significant margins, this is the straw that will break many backs, and the requested increase is an unconscionable cash grab no doubt intended to protect the highly profitable insurance industry from any legislative attempt to freeze premiums at an already inflated level. How easy it is for the industry to blame "increasing medical costs" for this absurdly greedy request. We [REDACTED] one of whom barely even visits the doctor once a year. Please note that we are compelled to purchase separate insurance [REDACTED] through Empire Blue Cross Blue Shield at the "bargain" price of \$237.87 per month, or an additional annual premium of \$2,854.44. When I inquired not too long ago what Oxford would charge us to add [REDACTED] to our policy, the premium was in excess of \$1,000 per month. If the proposed rate increase were granted, our family's annual out of pocket health insurance costs [REDACTED] would be \$37,049.52, and that is not counting the 2011 4.9% increase and assuming there is no additional rate increase [REDACTED] insurance. It should be obvious that this is an untenable situation and, as stated earlier, we will have to give up our health insurance.

We urge you to look at the bloated salaries and compensation of Oxford's top executives, and then evaluate whether these obscene premium increases are really as "unavoidable" as claimed. Should this rate increase, or anything like it, be approved, you will be able to add us to the growing list of Americans who can no longer afford health insurance coverage, with all the negative social and economic consequences that this entails. Shame on United Healthcare/Oxford for even proposing such a staggering increase. It should be denied in full.



07/31/2011 05:07 PM

To

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



The notice that Oxford/United Healthcare has filed a rate application with NYSID on July 19, 2011 seeking another increase is most, most distressing and worrisome. The cost of medical coverage, before this latest request, was already beyond the means of so many of their customers. It is inconceivable and unfair that they are asking for yet another and very substantial rate hike, something that will surely and sadly put health benefits out of the reach of so many persons. The impact of this proposed increase will be devastating and far reaching and I hope you will truly consider what a hardship this will be for those who will be profoundly affected.

I've tried to understand some of United Healthcare's reasons, and I certainly can appreciate the many factors that will go into your determination. I fervently hope, however, that you will be able to weigh the medical needs, struggles and financial burdens of the average citizen against the profitability margins of the insurance companies in the rightest way possible. We need your compassion and fair-minded thinking in this hard matter and I trust you will stand up for what's best in us.

Thanks very much.



08/01/2011 02:32 PM

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

Please note that I did not realize that I only had a 30-day window of opportunity to express my grievance concerning the proposed 25%+ increase in my insurance rate. Please note further that I was laid off by my employer [REDACTED] and currently receive unemployment compensation. It is extremely difficult to find employment here on the North Fork of Long Island. I am using my COBRA benefits for health insurance for which I pay a sizable premium for limited benefits. Now, I have been informed that [REDACTED]

[REDACTED] lo [REDACTED] n.  
[REDACTED] and pays for Medicare and a supplemental insurance coverage. My resources are limited and my options are nil. Now I am faced with a huge increase in my insurance costs and now do not have a hospital that is accessible within a 50 mile range! Something has to be done. The Obama health plan may eventually help me, but in the meantime the insurance companies (not just Oxford) are trying to grab as much as they can to make BIG profits before the golden goose is taken away and a more equitable health insurance system is put into place. The fear here is that with the current climate in Washington, that we may never see the fruits of the new health insurance system. Please help us now in trying to stay the costs!!!