



06/21/2011 09:51 PM

To premiumrateincreases@ins.state.ny.us
cc
Subject Oxford - United Health Care Increase

Hello,

We received a letter today is regards to my company health plan from United Health Care/Oxford Liberty Plan stating they were requesting a 25.7% increase in rates and gave this e-mail to voice any concerns. I work in the private sector and have been forced to take roughly a 40% pay cut due to the economy plus pay 50% of my family health care for my [REDACTED]. We live on [REDACTED] home of the worst taxes in the country and would like to know how these people think a 25.7% increase in the state of this economy is ok for families to accept. The have double digit increases each year with no end in sight, if not for my children I would not buy health insurance due to the cost. Friends of ours are moving to states such as Virginia where everything is cheaper and they tell us even the health insurance. Please New York stop this madness and deny these increases.

Sincerely,



06/22/2011 10:46 AM
[REDACTED]

To PremiumRateIncreases@ins.state.ny.us
cc
Subject Increase for Health Insurance - NO!

To Whom It May Concern,

I am writing in regards to United Health Care/Oxford increasing their premium on HMO rates for groups in the calendar year 2012. I strongly advise you NOT to let this happen. They are asking for more than a 25% increase both medical premium and pharmasutical premiums. Where do they expect people to get this money? My salary hasn't increased by that much. They just raised it last year (2011) almost 30%. This is highway robbery. Please do not let this happen.
All the best,



06/22/2011 10:50 AM

To <premiumrateincreases@ins.state.ny.us>
cc
Subject Rate Increase



Dear Sir or Madam:

We recently received a letter from United Healthcare (Oxford) stating that they are requesting a 25.7% rate increase on our group insurance. This request is outrageous!

Our economy's inflation rate is low as is our country's general growth. Oxford and other medical insurance companies have shown healthy profits and paid their share holders excellent dividends. This request is based on greed not need.

I hope that the New York State Insurance Department, as our only safeguard against this absurd request, will deny or reasonably amend their request.

As a small business, it is becoming increasingly difficult to conduct a successful business in New York. Cost increases are, of course, expected - but a 25.7% increase is ridiculous. I have always provided health insurance benefits for all my full time [REDACTED] along with life insurance, a matching retirement fund and an educational reimbursement for related coursework. This type of cost increase (after last year's 18% increase) is making it impossible to plan our budget and continue doing business.

I hope you can help all the small businesses in NY state by reining in these medical expense increases.

P.S. I thought that the Federal Government had capped increases to a maximum of 10%.



06/22/2011 01:51 PM

To premiumrateincreases@ins.state.ny.us

cc

Subject NO more Health Insurance Increases

Dear Sirs/Madam:

I have been advised that I face a 25.7% health insurance premium increase for my renewal of insurance scheduled for November 2011.

Please be aware that the unrelenting increases in Health Insurance is jeopardizing my ability to continue to offer health insurance benefits to my employees.

I am a small business and have had to reduce my coverage from 90% employer paid to 50% and may have to eliminate my company match on health insurance completely.

I read in the NY Times that the insurance companies have actually been able to reduce their outlay of payments and have had record profits since the current financial retrenchment.

Please take this into account when you evaluate the request to increase rates.

As a business owner, I understand the desire to make money and do not begrudge the insurance company their due, but hope that you will be fair in your evaluation of rate increases in this economy.

Sincerely,



06/22/2011 02:32 PM

To premiumrateincreases@ins.state.ny.us

cc

Subject Rate Filing for Oxford New York Small Group HMO Plans

I am in receipt of United Healthcare Oxford's letter for a rate increase proposal of 20%+ for 2012. I am taken back that they would even have the nerve to ask for this given the economic crisis this country is in. As of today, I can barely make my monthly health plan payment. It is a sacrifice for myself and my company.

Who can justify this type of rate increases and business has decreased. I am in the [REDACTED] and there is no way that I am making 20% more to cover my expenses. I have been hit hard by the market and I will have to do without health insurance should they keep raising their premiums. Then the burden will begin to fall on the government. Somebody has to say ENOUGH!



06/22/2011 08:55 PM

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

<premiumrateincreases@ins.state.ny.us>

cc

Subject FW: Rate Increases Proposed for Small Group HMO Plans

June 24, 2011

Superintendent
Health Bureau-Premium Rate Adjustments
New York State Insurance Department
25 Beaver Street
New York, NY 10004
Via email: PremiumRateIncreases@ins.state.ny.us

Re: Rate Filing for Oxford New York Small Group HMO plans

Dear Sir or Madam,

I am certain that United Healthcare provides its Oxford products to many major, publicly owned corporations. I have no doubt that their human resources and accounting departments scrutinize the costs and benefits of the Oxford products very carefully because healthcare costs are an increasingly heavy burden for large corporations. They have become a crushing weight for small businesses, such as ours. We simply cannot bear another increase in the cost of our Oxford Liberty coverage for our

employees. A 20.9 percent increase to take effect in 2012 is not only outrageous, it is ridiculous. Shame on United Healthcare for suggesting such a huge cost escalation at a time when so many companies, especially those in the small group coverage category, are struggling to keep New Yorkers employed and create job opportunities in our organizations. If we business owners are hit with such a reprehensible increase in 2012 as a result of the NY State Insurance Department's approval of such a price rise we may be forced to close our doors unless we can find another carrier to provide health insurance coverage for a more reasonable rate. We want to be able to continue to offer health insurance coverage to our employees, but such a proposed increase that Oxford has requested will make that impossible. Perhaps, only the major corporations will be able to afford Oxford products in 2012. At a time when New York-based companies are fighting to remain in the state, when we are being squeezed for higher and higher taxes and are still struggling to overcome the impact to our stricken economy, to have yet another demand placed on us is not just annoying and frustrating. It kills the entrepreneurial spirit and will further weaken the underpinnings of an already suffering economy in our state. We urge you not to grant such and potentially disastrous increase as proposed by United Healthcare for its Oxford products.



06/22/2011 09:00 PM

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

Subject Oxford Health Insurance proposed rate increases

Dear Mr. Lovejoy,

I am writing to tell you that it is outrageous that while individuals and families in New York State are faced with the most difficult economic times since the 1930s, that Oxford intends to increase its premiums by nearly 25%. For four difficult years, "We the People" have had our backs slowly and inexorably pressed against the wall. For some—maybe for most—of us, there is no slack left in our budgets. If you grant such an increase, the net effect will be to force many more people out of the health care system.

My parents grew up during the "Great Depression" and my father was a WWII veteran. They would not have understood the expression "shared sacrifice" that one hears and reads in the media today, and that is because the concept was fundamental both to their survival and also to what it meant to be an American, and to live in a democratic society.

I urge you not to approve this rate increase. While it may be painful to Oxford and its providers to make do on less, I beseech you to consider the difficulty of the unnumbered individuals and families who will be faced with the choice between paying their rent or mortgage, or putting food on the table for their family, and having health insurance.

Who am I to ask this of y [REDACTED] le myself to afford insurance. I work at the [REDACTED] and I talk to New Yorkers all the time who, like me, are uninsured and struggling against great economic odds. I have watched for years now as the safety nets for Americans that were erected in 1930s and 1940s have been systematically dismantled, and I daily talk to people, many of whom are seniors of my parents generation, who

are on the brink of destitution.

And so I ask you if it is just, given the inevitable hardship it will cause, that you grant Oxford a nearly 25% rate increase? If you agree with me that it is not, I urge you to disallow this increase.

Sincerely,