

To Whom It May Concern:

I have received a notice of a 25.1% rate increase request from United Healthcare for their Oxford Small Group HMO plans. I strongly disagree with this request, and it should be denied.

The rate increase is out of proportion with the current rates of inflation for consumer prices and health care costs. This would have a significant impact on the ability of small businesses to continue to provide health insurance to their employees. The impact would be devastating on companies already struggling in the current slow economy.

Please deny United Healthcare this increase and have them resubmit a request that is more reasonable.

Thank you for your consideration in this matter.

Health Bureau-Premium Rate Adjustment  
New York State Insurance Department  
25 Beaver Street  
New York, NY 10004

RECEIVED  
JUN 21 2011  
HEALTH BUREAU  
N.Y.C. OFFICE

RE: United Health Care, Oxford

To Whom It May Concern:

We believe that the insurance rate increases requested by the captioned health insurance for Small Group HMO plans to be exorbitant, not based on actual increases in the cost of doing business and represents nothing short of price gouging.

- 25.7% increase requested is 20x the cost of living
- The level of services has been reduced, not increased over the past year

We request you deny any increase requested by the captioned carrier.

Sincerely

SEAL  
OFFICE

To Whom It May Concern::

We received a notice from Oxford regarding a proposed rate increase for our Oxford Freedom HMO plan. The proposed 20.9% premium increase is **unconscionable and we strongly urge this increase to be denied**. We already had to switch from a PPO to an HMO because of prior premium increases. This proposed 20.9% will cause undo hardship to both our company and our employees. Because we are a small group we are already discriminated against in policy pricing. Increasing premiums is adding insult to injury. There is no valid reason for such an extreme increase in premiums. We want to be able to continue to provide quality insurance coverage for our employees, however, with such high premium increases EVERY YEAR, we may no longer be able to do this. Our small group HMO is already a lower level of coverage than we would like, but it is all we can afford to offer because of Oxford's ever increasing high premiums and ever increasing deductibles. Our revenue is not going up by even 3% annually, yet we are expected to pay a premium increase of 20.9%.

Please do not approve this increase in premiums.

Thank you,

June 17, 2011

To Whom it May Concern:

I am writing in response to a letter that I received from United Health Care. The letter states that United has requested a 20.9% increase in premiums over 2011. They yearly submit these requests with absolutely no data to support the increase. If you would carefully review the data you would see that their profits continue to rise. They are a publically traded company and continue to have earnings growth. The CEO continues to earn millions of dollars yearly in salary and benefits. I myself am [REDACTED] I have not seen my reimbursements rise in years, yet my premiums continue to rise. My guess is that the political clout and money that United Healthcare carries, far outweighs my letter. If you continue to allow these increases in premiums, it only confirms how dirty your department is run. I am sure this letter will fall on deaf ears and costs will skyrocket, forcing continued economic hardship to all businesses and their employees.

Sincerely,

To Whom It May Concern:

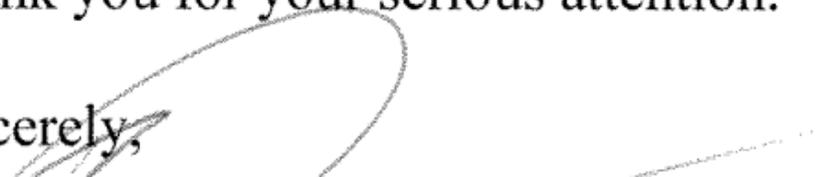
We were recently notified by United Healthcare/Oxford of a substantial rate increase for our Health Insurance Benefit which we provide to our eligible employees.

This rate increase, on top of a significant rate increase we received last year, is completely unwarranted and begins to make it impossible for us to provide these needed benefits to our employees.

Therefore, I would like to strongly protest your approval of this rate increase.

Thank you for your serious attention.

Sincerely,



June 21, 2011

HEALTH BUREAU  
N.Y.C. OFFICE

Health Bureau – Premium Rate Adjustments  
NYS Insurance Department  
25 Beaver St.  
New York, NY 10004

**Re: United Health Care: Oxford New York Small HMO plans**

Dear Sir/Madam:

I am a small business owner in the Oxford Small Group HMO Plan, with about [REDACTED] and want to protest with vehemence the recent Oxford rate application to increase rates in the later part of 2011 25.7% as per attached notice. Please note that this comes on the heels of a 22% increase to our plan in 2010.

The sales of my business are declining in this economic climate and to be continually subject to this type of increase will cause me to reduce or eliminate coverage.

It is simply not sustainable, and it is killing my small business, and other small businesses.

Please help us to continue to employ New Yorkers in this terrible business climate by and to provide them with very basic health insurance by holding the line on these out-of-control health care increases.

Enclosed is the rate increase letter I received from Oxford.

Thank you.

Sincerely,



June 22, 2011

Health Bureau-Premium Rate Adjustment  
New York State Insurance Department  
25 Beaver Street  
New York, New York 10004

RE: RATE FILING FOR OXFORD NEW YORK SMALL GROUP HMO PLANS

Dear Sir/Madam:

I have recently been informed by my health insurance provider, Oxford, that they have applied for a 20.8% increase to premiums for medical and pharmacy for the current 2011 premium rate.

[REDACTED] operate a very small business and pay every red cent of our insurance premiums ourselves. Just in April of 2011 my Oxford rates increased from \$743 a month to approximately \$855 a month, an increase of nearly 16%. I also learned that after such a large increase, Oxford actually decreased my pharmacy benefits and I am now paying more out of my pocket for covered medication as well as paying IN FULL for my [REDACTED] (approximately \$200.00 per month), which they have denied coverage of altogether. Now, just two months after the last increase they want an additional 20.8% increase? Outrageous!

A 20.8% increase will increase my monthly premiums by over \$170.00 a month to approximately \$1,032.00 per month for two people. In the current business climate it is difficult to meet my current premium. Such an increase would actually price me out of insurance altogether and [REDACTED] [REDACTED] for the first time in [REDACTED] will join the ranks of the uninsured. I imagine that during these difficult times we will not be the only ones that such an increase will price right out of the insurance market.

I am asking you to deny such an outrageous rate increase which will have devastating effects on our small business and countless others who are similarly situated.

Very truly yours,

June 22, 2011

BUREAU  
U.C. OFFICE

To Whom It May Concern:

I have recently been notified by United Healthcare/Oxford of a substantial rate increase for my health insurance benefit (Liberty) which I receive from my employer.

This rate increase is unwarranted, unfair, and makes it difficult for my employer to continue providing the full cost of my needed health benefits. Health insurance rates have been increased year-over-year, and it's time that this unfounded practice is ended.

I am requesting that you deny the proposed rate increase.

Thank you for your attention and consideration to this matter.

Sincerely,



Gentlemen:

I write to your office regarding the enclosed notice from Oxford Health Plans of their application for a premium increase. I belong to an Oxford group plan through the [REDACTED]

In my view, any increase in Oxford's premiums would be unjustified. I am a [REDACTED] [REDACTED] and yet my current coverage costs me approximately \$11,000.00 per year as [REDACTED] [REDACTED]

For its part, Oxford has dedicated itself to prolonging the prompt payment of claims by both patients and physicians by all means possible. This has included reducing reasonable fees of physicians in an *ad hoc* manner; claiming that a physician was not a network provider when such was not the case; and suspending coverage by alleging that premium payments were not forwarded from a participating insurance broker [REDACTED]

Given Oxford's behavior in the marketplace, I strongly oppose any application for a premium rate increase by this insurance carrier.

Very truly yours,

Health Bureau-Premium Rate Adjustments  
New York State Insurance Department  
25 Beaver St.  
New York, NY 10004

**RECEIVED**

JUN 27 2011

HEALTH BUREAU  
N.Y.C. OFFICE

Re: Rate Increase for United Healthcare

To Whom It May Concern:

I am a [REDACTED] in New York City with health insurance I obtain through a small employer group hmo plan from Oxford. I received a letter from Oxford/United Healthcare dated June 15, stating that they had applied to the New York State Insurance Department for a 2012 rate increase of over 20% on medical premiums, and 20% on pharmacy premiums; the total increase if approved is estimated to be 20.8%. The increase is for "HMO rates for groups renewing in calendar year 2012".

As a small business owner, the costs of healthcare premiums and out of pocket co-pays are crushing. This application for an increase in excess of 20% while the economy is in deep recession, and revenues are going down, is simply outrageous. It was perhaps two weeks ago when I read that health insurance companies were collecting record profits as fewer and fewer of the insured were going for necessary medical procedures, and regular check-ups because they could not afford to pay the increased co-pays. Perhaps the policyholders will finally be pushed by these very insurers on to the State's Medicaid roles, so that the State can pick up the tab for the outrageous behavior of these insurers. Let me remind the State of New York that the new Healthcare Plan does not go into effect until 2014 and United Healthcare is one of NYS's largest insurers.

As a member of Oxford's hmo plan, my experience has been very disappointing. A case in point was when I went to fill a prescription for a generic medication which I have been taking for about [REDACTED] while insured by other companies. Under two different insurers, the co-pay for that medication was \$10. When I switched to the Oxford Plan, the very same medication cost me a co-pay of \$75. The medication itself can be bought at Walgreen's Pharmacy at retail for \$80. When I protested to Oxford, I was told that this generic drug was considered by them to be a higher tier drug (code for loophole), and therefore, a \$75 co-pay. Were I to wish to pay a \$15 co-pay, it was recommended that I switch to a drug that was similar, except that the smallest dosage made was twice what I was taking, and it was not time-released. When I asked one of the Oxford pharmacists what the time-release actually did, she said, it lessened the side effects of the drug. I asked her if she felt it was responsible to suggest to a policyholder that they take a drug because it was cheaper which was double the dosage I was taking, and would produce greater side effects, to which she said, "is there anything else I can help you with".

I won't belabor this with any more details though I certainly could. Companies like United Healthcare have a virtual monopoly on health insurance in NYS. They have changed the way health care is administered and yet they still, with all their "cost-saving" measures cannot seem to operate in a way in which they do not have to ask the state for outrageous and unconscionable increases. Unfortunately, small business owners and sole proprietors are lowest on the food chain, and are so unfairly and with discrimination buffeted about in this health insurance business, they are lucky to have health insurance at all.

I am asking you to reject this increase out of hand. And that increases on health insurance premiums should rise in relation to services rendered which are mediocre at best, and the cost of living. The State must lobby on behalf of its citizens, instead of the insurance industry. Beware that those who have fallen on hard economic times, yet still take the responsibility to insure themselves even at untenable costs, are going to be at Medicaid's door with increases called for like these by so-called "responsible" health insurers. In my opinion, any increase for United Healthcare on their premiums in 2012 is completely uncalled for.

Thank you.

To whom it may concern,

I am writing after receiving a letter from United Healthcare/Oxford, informing me of premium rate increases that are being proposed with increases of 25.7% across the board. I am outraged and I expect that this request be rejected. My income has not increased this year due to economics, and more and more American's are struggling to make ends-meet. This is not acceptable and is an outrage.

I am hoping that other clients are writing as well to make it known that this IS NOT OKAY!

Thank you for your attention to this matter.

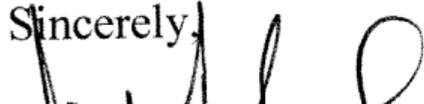
Dear Sir/Madam:

I am writing to you today to express my grave concern regarding the ever-increasing cost of health care insurance for small businesses. [REDACTED] cannot continue to sustain double-digit increases in our health insurance premiums.

Please carefully evaluate the request submitted by Oxford New York Small Group POS plans and Oxford New York Small Group HMO plans to determine whether such substantial premium increases are truly necessary for the viability of these plans. One question is whether the requested increases relate directly to the cost of delivering health care or the desire to increase the value of corporate stock.

Both federal and state governments must focus on the continued escalation of the cost of health care and its effect on large and small businesses if there is any serious interest in improving the present state of the American economy.

Sincerely,

A handwritten signature in black ink, appearing to be 'W. P. O.', is written over the word 'Sincerely,'.

Dear Mr. Lovejoy:

On behalf of our organization, which is a group participating in the health benefit plan identified above, I am writing to submit comments regarding the rate change application that the plan underwriter filed with the NYSID on June 15, 2011.

As a small not-for-profit corporation with [REDACTED] we strongly object to the proposed rate increase, which the underwriter estimates at 20.9% year-over-year for both medical and pharmacy premiums.

The most recent rate increase, which took effect for us in June 2011 (i.e. , this month), pushed our health insurance premiums up 13.4% over the prior year. Immediately on the heels of this steep rise, the underwriter is seeking an additional rate increase of nearly 21%. Under this scenario, a premium indexed at 100 in 2010, went to 113.4 in 2011, and would soon hit 137.1 if the NYSID approves the rate change.

An increase of this magnitude would create an unsustainable rise in our cost structure, necessitating staff reductions and the loss of jobs.

Meanwhile, other businesses seem to be doing quite well:

*“UnitedHealth Group Inc. [which owns Oxford] first-quarter 2011 earnings rose 13%, beating analysts' estimates, as the company's revenue increased. The insurer reported a profit of \$1.34 billion in the three months that ended March 31, up from \$1.19 billion a year earlier. Revenue jumped 9.7% to \$25.43 billion. It also raised its 2011 earnings forecast.” -- Wall Street Journal, April 21, 2011*

Enough is enough. We urge you to hold the rate at its current level by approving no rate increase whatsoever.

Thank you very much.