



06/30/2011 10:13 PM

To PremiumRateIncreases@ins.state.ny.us

cc

Subject Affordable Healthcare -UnitedHealthcare/Oxford -Liberty Standard Small Group EPO Premium increase rate filing to the New York state Insurance Dept.

Re: Small Group EPO Plans with UnitedHealthcare/Oxford - New York State/Premium increases/ Affordable Healthcare for everyone

Dear New York State Insurance Department Regulators -

The attached letter from United Healthcare/Oxford indicates they are filing for a **24.1%** premium increase for the upcoming plan year starting October, 2011. This would take my premium for s SINGLE person from \$ 477.00 per month to \$ 591.96. **Last year you granted an 18% increase** that raised the premium from \$404.36 to \$ 477.00. United Healthcare talks about "Trend Increases". The significant trend increase I see is outrageous, unaffordable premiums. The "Trend" I see with a projected 24% increase is a **monthly premium 5 years from now of \$ 1404 - 10 years from now \$ 4,132 MONTHLY !!!!** for a **SINGLE** person!!!

[REDACTED] National VP of Sales, sent a letter out. On the top the words "**Patient Protection and Affordable Care Act Notice**" appear. **Affordable?** I don't think so...I have a \$ 2,500 deductible - Let them offer a plan with a \$ 10,000 or \$ 50,000 deductible - How about a plan with a \$ 1 million deductible to cover you in this life and the afterlife? Because you are better off dead than faced with today's healthcare costs...Let United HealthCare executives & employees make less in salary and benefits - Reduce the reimbursements to all hospitals and healthcare providers- cut ALL costs. Your Agency should deny the increase and have them rollback last year's 18% increase. Don't let corporate greed and arrogance & ignorance prevail. Your agency must **take a stand** against this **because every citizen in this nation deserves AFFORDABLE healthcare coverage**. Because, even if you are a healthy vegetarian, you never know when a text-messaging maniac in a monster SUV is aiming at you...Good "Car"ma may not be enough!

Thank you!!!!



07/10/2011 11:09 PM

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

cc

Subject 2011 -2012 Rate Increase Oxford United Liberty HMO

To whom It May concern,

This letter is in regards to the proposed rate increase to Oxford Liberty HMO plan 2011 at a rate of 20.8%.

United Health Care- Oxford is a subsidiary of United Health Group, which offers products and services through nine plus operating businesses. In 2010, United Health recorded record profits in the yearly fourth quarter alone which amounted to one billion dollars. So far in 2011, this company has seen even these numbers go up.

Within the last 16 months, [REDACTED] have been priced out of 4 different health plans by 3 different companies. After the many premium increases in 2010 alone, only one of us could afford health insurance and we had to make a decision as to which one of us was going to have health insurance this year. As a result being forced to change plans, (which is far from the best coverage), we lost our doctors and had to start all over again. At a combined income of \$43,245 this past year, we are considered "middle class" in New York and are not eligible for Health Plus or Healthy New York. We pray that the one with the insurance will be the one to get sick this year. Quite a gamble.

This comes at a time when as we all know, there are many cut backs in everyday things like policing, the MTA, libraries and schools, and many social programs. The State must be aware of the general hardship across the board, as these cutbacks, and many more, are the direct result of such hardships. In addition, people are out of work at record numbers and unemployment benefits are maxed out.

With the obvious side effect of people no longer being able to keep their coverage and flooding State run hospitals for illnesses and emergencies only to not be able to pay their hospital bill, does the State not realize that they will have to pick up the check for these walked tabs?

Having said all of this, does raising my coverage make any sense to you? For us regular people, who work full time and cant get ahead, and get less and less for that hard work, it ceratinly does not make sense to us.

Sincerely,



07/08/2011 03:03 PM

To premiumrateincreases@ins.state.ny.us

cc

Subject Opposition to Proposed Rate Increases

Re: Opposition to Proposed Rate Increases
Oxford Healthcare Medical Insurance

Products Name: Oxford Liberty HMO

To Whom It May Concern:

We have received notice from Oxford Healthcare regarding a rate application they are filing to increase rates for calendar year 2012. It was also stated that the increase, if approved, would be added to our current 2011 premium rate. I would like to say that this proposed increase has a negative impact on both small business and their employees.

I am employed by a small business with [REDACTED] or fewer employees. This rate increase would have a negative impact on growth and create an added burden to the already high costs in New York State. This increase would result in lower profits, therefore limiting the ability for small businesses to reinvest, create new jobs, start new ventures or update infrastructure due to reduced profits brought by the higher medical costs. This will limit the growth of the company.

Our Company signed a contract agreeing to the 2011 increase and now **Oxford is asking for yet another increase** even though we are in contract for the current rate. In addition, our HMO Plan's 2011 renewal increased 13.5% and now there is a proposal for a similar increase again midway through the contract term. It is an unfair practice to approve such an increase.

Something else to consider is this could be an additional medical expense to me, the employee, if my employer does not pick up the whole increase, thus decreasing the money that can be spent in other ways to spur the current economy. The chain reaction effect can be crippling.

Please do not approve this proposed increase if you want small businesses and their employees to be successful in New York.



07/08/2011 02:57 PM

To premiumrateincreases@ins.state.ny.us

cc

Subject Opposition to Proposed Rate Increases

**Re: Opposition to Proposed Rate Increases
Oxford Healthcare Medical Insurance**

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Products Name: Oxford Liberty HMO

To Whom It May Concern:

I have received notice from Oxford Healthcare regarding a rate application they are filing to

increase rates for calendar year 2012. It was also stated that the increase, if approved, would be added to our current 2011 premium rate. I would like to say that this proposed increase has a negative impact on both small business and their employees, such as myself.

I am employed by a small business with 20 or fewer employees. This rate increase would have a negative impact on growth and create an added burden to the already high costs in New York State. This increase would result in lower profits, therefore limiting the ability for small businesses to reinvest, create new jobs, start new ventures or update infrastructure due to reduced profits brought by the higher medical costs. This will limit the growth of the company.

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Something else to consider is this could be an additional medical expense to me, the employee, if my employer does not pick up the whole increase, thus decreasing the money that can be spent in other ways to spur the current economy. The chain reaction effect can be crippling.

Please do **not** approve this proposed increase if you want small businesses and their employees to be successful in New York.

Sincerely,



07/08/2011 01:04 PM

To premiumrateincreases@ins.state.ny.us
cc
Subject Oxford increase proposals

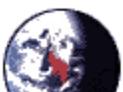
Once again I write to say that the 20.9% rate increases proposed by Oxford/United Healthcare are hurtful to the average person like me. We just had a 10% increase on our coverage and now 20.9%?

Obviously the Health Insurance Industry is trying to make greater profits before the National HealthCare legislation takes full effect.

Are you simply going to rubber stamp this increase as was done last time? Can this state afford the stampede to undeserved profits by the Insurance Companies?

Please don't allow this. I can barely afford the newest rates much less double that.

Regards,



07/08/2011 12:53 PM

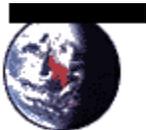
To PremiumRateIncreases@ins.state.ny.us



cc

Subject Oxford New York Small Group HMO Plans

The proposed Increase of more than 20% is an excessive amount.



averman@optonline.net

07/07/2011 09:39 PM

To PremiumRateIncreases@ins.state.ny.us

cc

Subject Unitedhealthcare premium increase request

To Whom It May Concern,

I have been informed by my health care insurance provider, UnitedHealthcare (Oxford), that they have filed a request to the New York State Insurance Department for a medical and pharmacy premium increase of 20.8% over 2011. I must insist that the NYSID reject this request. I am self-employed and have been paying health insurance since 2005. Since then, my insurance premiums have increased by approximately 20% per year, four to five times the base inflation rate. If premiums continue to rise at this rate, in 11 years my health insurance cost will equal my home mortgage cost, in 15 years it will equal my average income minus federal, state, and local taxes, and in 16 years equal my average gross total income. Obviously these rate increases are unsustainable, even for a New York State resident in a relatively high income bracket, such as myself.

Thank you,



To PremiumRateIncreases@ins.state.ny.us

cc

Subject Premium Rate increase

To whom it may concern

Please do not allow oxford to increase their NY Small Group HMO plans by 20%. This is driving the cost upwards that people will have to go without therefore putting more burden on the taxpayer. This Group is exactly that "NY SMALL GROUP HMO'.....SMALL BEING THE OPERATIVE WORD.



07/07/2011 04:26 PM

To PremiumRateIncreases@ins.state.ny.us



cc

Subject Rate increase request united care oxford

I received a notice from Oxford that they are filing a rate increase application for direct rates for groups renewing in calendar year 2012. They are requesting a rate increase over 2011 of 20.8%. It is time that rate increases of this enormous proportion are flatly declined. As you know, these are very hard economic times, unemployment is very high, federal, state and city workers have had their pay frozen, as have social security recipients. Workers in private industry have either had their pay cut or have received modest wage increases of about 2%. Health care insurers have to tighten their belts, cut their expenses, and get in line with the rest of the world. Their increases should be limited to no more than the national inflation rate.



07/06/2011 01:42 PM

To premiumrateincreases@ins.state.ny.us

cc

Subject United Healthcare Oxford Rate Filing (Small Group HMO Plans)

To Whom It May Concern. I am writing to object to United Healthcare/Oxford's proposed rate increase for 2012 with respect to their Oxford New York Small Group HMO Plans. Oxford's proposed increase in medial and pharmacy premium is 25.1%. For small businesses such as ours (a small medical practice) this type of increase is unacceptable and I see no evidence that it is justifiable on Oxford's behalf. Given the increased costs and decreased revenues our business faces, this type of increase is excessive. Please review their rate filing and reduce it to a more reasonable rate. Thank you for your attention to this matter.



07/05/2011 12:44 PM

To

cc

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

In Oxford's June 15, 2011, letter to customers, Oxford warns that they have requested a rate increase of approximately 25.7% for New York Small Group HMO plans. During the last three years, during the worst financial crisis since the depression, our Oxford premiums have increased 16%, then 18%, then, in November of 2010, an additional 23%. (Note that the rate increases represented by those percentages also included a reduction of benefits in an effort to mitigate the extreme escalation of rates.) If Oxford's latest planned increase is enacted as stated, it would result in rates more than double what they were just four years ago!

The current economic climate continues to be difficult for small businesses: raises are non-existent (cost-of-living or otherwise), staff are being let go, and doors are closing. This continued drastic increase in insurance premiums, without any increased value in benefits, will soon make it too expensive to maintain a policy. Please deny Oxford's rate increase request. Thank you.



07/04/2011 12:41 PM

To premiumrateincreases@ins.state.ny.us

cc

Subject Oxford New York Small Group HMO plans

Dear NYS Insurance Department,

We have AGAIN received a letter from Oxford expressing that they would like to increase the medical premium by OVER 25%. Seriously? This is a TRAVESTY.

As a small business owner, I already have to offer the one of the lowest health plans available for myself and my employees. My business just cannot afford to offer a 'good' health plan so we're 'stuck' with a lousy HMO. But it's health insurance and we need to be covered.

Why is it that health care premiums are allowed to raise between 8-25% annually, when the economy is still stagnant? WHO needs this extra 25% premium? Does the senior management require an extra yacht each? I know Oxford is requesting an exorbitantly high amount hoping to get more in the range of 8%, but it would be very nice if you could cap the insurance rise to the cost of living index. Even EIGHT percent is too much to raise insurance at a time when businesses are being hit hard. Please seriously consider allowing Oxford to raise the premium no more than 5%. This would be good for the people and businesses of this state and would NOT in any way hurt the bottom line of Oxford... it just might mean senior management can't buy a new vacation home this year.

With much sincerity yet great frustration,



To premiumrateincreases@ins.state.ny.us

cc

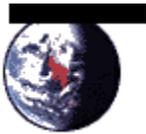
Subject (no subject)

Re: Rate filling for Oxford New York Small Group HMO Plans.

Dear, New York State Insurance Department,

Superintendent of Insurance,

Hello my name is [REDACTED] and I am a member of Oxford Health Plans. On June, 15, 2011 I received the notice that United Healthcare filled a rate application with the NYSID asking to increase their rate. I want to start off by saying that everything I'm writing you in this letter is the truth. Just like every other hard working American, this economy has effected me also, In a big way. In plain English I cannot afford a rate increase in my health coverage. I exercise, I don't smoke, I stay away from second hand smoke, and smokers. I eat right, the right foods at the right time. I do the right things so that I don't have to go to the doctors office just to save the co-pay. More importantly when I get older It'll be better for me cause I have taken better care of my health and avoiding going to the doctors office and taking prescription drugs, which will cost me lots of money. So please don't increase my rates. It will be greatly appreciated.



07/12/2011 09:38 AM

To PremiumRateIncreases@ins.state.ny.us

cc

Subject Rate Filing for Oxford New York Small Group HMO plans....

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

Dear Superintendent of Insurance;

I am a current member of United Health Care, more specifically, their Oxford New York Small Group HMO Plan. I have just received notification from them informing me of their plan to file for a rate increase and am outraged by this. Last year my premium was raised 12% and now they are requesting a 20.9% Medical increase over the (already increased) 2011 Medical Premium and they estimate the pharmacy increase will be 20.5% over the 2011 premium. I cannot understand the need for such outrageous and frequent premium increases, especially when the insurance company has paid very little for the health care that I have required thus far. A diagnosis of [REDACTED] has necessitated medication of which I pay out of pocket for the majority of its cost, as the insurance company will not reimburse fully. This requires me to visit the doctor 4 times a year, with a \$30 co-payment each time. I also visit another participating provider every other week, elective on my part, and am responsible for a \$50 co-payment. The provider's fee of which, is not much more than the co-payment, therefore the insurance company pays very little for these visits. Considering these out of

pocket expenses my monthly premium of \$426.98 seems to offer very little "coverage." What coverage have they actually offered me thus far? The evidence suggests very little. This creates very little financial responsibility for the insurance company and makes it very hard for me to understand why my premiums continually need to be increased. I am a [REDACTED] who is health conscious and pro active regarding his health. Because of this my blood pressure is improving and I will probably no longer need to take blood pressure medication at some point in the near future, further lessening my financial burden on the insurance company. It sickens me to know that when I do require my health insurance benefits I am subjected to such extraordinary out of pocket expenses and yet the insurance company claims a need to continually raise their premiums.

I am also a [REDACTED] in the field of [REDACTED] and have the opportunity to experience the health care system at work from a different perspective. And what that perspective affords me is more confusion. Reimbursement rates for providers has not increased. So I am further baffled regarding their request for a premium rate increase. As a [REDACTED] what I have seen is a steady lessening of insurance company's financial responsibility to their members. By limiting visits they have cut their own costs and through exorbitant co-payments they discourage their members from seeking health care to begin with, further lessening their financial outlay. When you combine this with their continued practice of raising insurance premiums it only seems like health care consumers are being taken advantage of unjustly. Are there reasons for premium hikes other than greed for financial gain? I am left with little evidence to suggest so. Will it soon be that only the well to do or affluent people of our society are the ones with health care? Every human being, let alone every American, should have the right to access affordable health care. At this rate, in the near future I will not be able to afford health care insurance for myself and I'm sure, many other people will find themselves in the same predicament. If we are forced to forego health insurance, the sick will be many and loss of life because health care could not be afforded will be on the rise. I know of this to be true because of my own family's experience. [REDACTED]

[REDACTED] This story should never repeat itself and its plausibility needs to be recognized and arrested.

I strongly encourage you to deny United Health Care, more specifically, their Oxford New York Small Group HMO Plan, from again raising their premiums, and help put a stop to this unfair practice by all health insurance companies. Economic times are extremely challenging for all lately and with your help we will be afforded the opportunity to cut corners in ways that do not compromise our health.



07/12/2011 11:34 AM

To
cc

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



I find it outrageous that once again my health insurance provider is asking for a rate increase. United Healthcare's stock price has risen over 42% in the last 52 weeks! Each share earns \$4.29! I recently received a breakdown of payment from one of my specialists and was amazed to find out the following:

My monthly premium to United Healthcare is over \$500.00 a month & my co-payment for my PCP & Specialist is \$50.00. The bill for this visit was about \$100.00.

The breakdown for payment was \$50.00 from me through my co-payment and \$4.38 from United Healthcare!!! They collect thousands a year per subscriber in premiums and pay out fractional amounts to doctors for reimbursement and yet they file for increases year after year.

It is obvious that they care more about the shareholders and executives with their stock option compensations, golden parachutes & bonuses than they do the subscribers. They are more interested in boosting the stock price and dividends than taking care of their customers.

When will someone stand up to them and say enough is enough?

Hopefully you will.

Thank you for your time.



07/12/2011 11:49 AM

To premiumrateincreases@ins.state.ny.us

cc

Subject The annual rate increase

Good Afternoon,

RE: Rate Filing for Oxford New York Small Group HMO Plans

The purpose of this letter is to ask for mercy from another significant annual rate increase from our National Health Providers, in this case, Oxford. All Wall Street Reports indicate that Health Insurance Providers are profiting significantly and have excellent performing stocks. It appears these companies are getting as much as they can before Obama Care/Extra Competition kicks in. (just like the Banks with their fees)

My current premium of \$620 per month is already very difficult on me financially, so a 21% rate increase starting in January would make things worse. and im sure many other American Families feel the same way.

Thank you for your time.



07/14/2011 01:01 PM

To premiumrateincreases@ins.state.ny.us

cc

Subject Oxford Rate Filing for New York Small Group HMO Plans

To Whom it May Concern:

I just received a letter from Oxford regarding their rate application that they plan to file with the NYSID.

Insurer: United Health Care Oxford
Product: Oxford HMO/Liberty Network
Underwritten by Oxford Health Plans (NY), inc.

I feel that their estimated increase of over 20% will cause a challenge to the many singles, couples and families running small businesses that rely on small group plans to provide the health care necessary to remain a healthy and contribute to the overall economy of New York State. I can't imagine what is going on besides the desire to increase their profitability that requires a 20% increase in one year. Any member of this plan who utilizes services already makes an additional substantial contribution to the cost of their healthcare with the high primary care, specialty and pharmacy copays. While I think the plans provides a great option, unless there is a substantial benefit to the insured under this revision, such as reduced out of pocket expenses and greater access to health care providers outside of network with lower deductibles, I can't imagine having to sustain this additional expense during this still challenging economy.

Thank you for your time.

Kind regards,



07/14/2011 04:29 PM

To

cc

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

When I've heard politicians and journalist decrying the elimination of the middle class, I thought I knew what they were talking about. Only now when faced with a

dramatic increase in my health insurance premiums have I realized that when they used the word "elimination" they were speaking in the same jargon as a hit man working for organized crime.

This increase will certainly end up 'eliminating' quite a few middle class New Yorkers.

I can't help but feeling that this attempt to impose a steep increase in premiums during a time of high unemployment and stagnant wages supports my view that allowing profit-driven, medically untrained corporations to enrich themselves by inserting themselves between patients and doctors (when they have no interest in either) to be a fundamentally flawed concept.

It bothers me knowing that in many circumstances, my health insurance company would like nothing better than to see me and other policy holders with serious illnesses drop dead. In fact, it is a well-established, well-known ploy of these profit-hungry paper-pushing parasites to stall approval for costly treatment until their client conveniently dies, thus precluding necessity for further expense or discussion.

Conveniently, sick people often find it difficult to engage in lengthy correspondences asserting their rights to treatment. Those without friends and family willing to act on their behalf are essentially doomed since, to my knowledge, insurance companies have no mechanism to make allowances for the failure of terminally ill subscribers to pay their premiums on time.

Is Oxford (or UnitedHealthcare, or whatever they're calling themselves) currently losing money? Is the value of their stock down?

I doubt either of these cases to be true; but even if they were, an audit of the efficiency with which they operate (along with the salary of their CEO) should be mandated before any increases in premiums are permitted.

Thank you for your attention.



07/15/2011 12:12 PM

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

cc <consumers@ins.state.ny.us>

Subject Proposed Health Insurance Rate Increase - Protest

DATE: July 15, 2011
TO: James J. Wrynn, Superintendent, New York State Insurance Department
CC: Andrew M. Cuomo, Governor of New York State
RE: Proposed Rate Increase for United Healthcare / Oxford, HMO/Liberty Network

Last week we received notice from our health insurance provider, United Healthcare / Oxford of their request for a nearly 21% increase for the calendar year 2012. I am sending you this email to implore you not to let this happen.

United Healthcare makes profits of over "One Billion Dollars" a year. While we on the other hand, as a small New York State business, may have to consider dropping our insurance all together as year after year rates rise to unsustainable levels. With this proposed increase our monthly premium would rise to \$530 per person. For our small office of three insured, that works out to approximately 10% of our annual gross income.

Our experience over the past 20 years has been to see New York state allow these large rate increases to continued unabated as Insurance Company PROFITS continue to rise, forcing us to reduce our level of protection every few years just to maintain the most basic level of care. We have now reduced our coverage to about as low as we are willing to go and still the rates rise well beyond the Rate Of Inflation or Cost Of Living Index. Health Insurance is a necessity and we rely on the government to assist us to obtain high quality protection at an affordable rate.

We ask you to please not allow this next proposed rate increase to take place. The lives and well being of your state constituents are depending on your decisions.

Sincerely,



07/15/2011 12:12 PM

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

cc <consumers@ins.state.ny.us>

Subject Proposed Health Insurance Rate Increase - Protest

DATE: July 15, 2011
TO: James J. Wrynn, Superintendent, New York State Insurance Department
CC: Andrew M. Cuomo, Governor of New York State
FROM:
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Our experience over the past 20 years has been to see New York state allow these large rate increases to continued unabated as Insurance Company PROFITS continue to rise, forcing us to reduce our level of protection every few years just to maintain the most basic level of care. We have now reduced our coverage to about as low as we are willing to go and still the rates rise well beyond the Rate Of Inflation or Cost Of Living Index. Health Insurance is a necessity and we rely on the government to assist us to obtain high quality protection at an affordable rate.

We ask you to please not allow this next proposed rate increase to take place. The lives and well being of your state constituents are depending on your decisions.

Sincerely,



07/15/2011 02:24 PM

To premiumrateincreases@ins.state.ny.us

cc

Subject Rate Filing for Oxford NY Small Group HMO Plans

July 15, 2011

To whom it may concern:

Re: Rate Increase
Oxford Health Plans (NY), Inc.

I am in receipt of the notice of proposed premium increases for health insurance filed by Oxford Health Plans (NY), Inc. The cost of my 2011 health insurance plan increased 25% from 2010 and now I will have to pay an additional 20% for 2012. How can New York State allow a 45% increase in health benefit premiums over a 2 year period? How can a single person pay \$7,000 per year for HMO insurance, plus co-payments and prescriptions. I do not have the resources to pay for increased medical benefits. It's bad enough that I had to change from a premium insurance plan to a HMO insurance plan. I am required [REDACTED] ng conditions. Unfortunately, [REDACTED] I am offered health benefits through my job, but I am required to pay for them. It appears as though in this financial crunch, that the person who is penalized is the financially strapped consumer. What happened to health reform? Wasn't the purpose

of the reform to ensure that everyone had benefits at a reasonable cost?

While I understand everyone wants to make money, what happens to the people who have nothing. I think you should place a freeze on the rate increases to prevent people from dropping insurance coverage. What would happen if people couldn't afford to secure health insurance privately?

I ask that you kindly forward a copy of the submission showing the reason for the rate increase.

Thank you for your time.



07/15/2011 02:28 PM

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

cc

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

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

We are a company with [REDACTED]. We pay the entire bill for our staff's health care except for a modest co-pay for pharmaceuticals. Some of our Senior Employees are covered by Medicare because the law requires them to be. United Health Care Oxford is simply a supplemental provider in these cases, but charges the highest rates for these employees and will cancel the policy if we drop these employees out. This rise in HMO rates is beyond imaginable - even half this amount would be unconscionable at this time. In our case, their risk is diminishing not expanding. There should be no rise in rates whatsoever, and a lower rate should be seriously considered. It is about time we confront this issue.

With Very Best Regards,



07/16/2011 04:51 PM

To PremiumRateIncreases@ins.state.ny.us

cc

Subject oxford HMO rate increases

To Whom It May Concern

please do not allow premium rate increases!!! We are already paying way too much for insurance and still paying large co pays that are unaffordable.

ThankYou

oxford HMO subscriber



07/16/2011 04:57 PM

To premiumrateincreases@ins.state.ny.us

cc

Subject Oxford New York Small Group HMO Plans

Please don't grant the rate increase applied for by Oxford. We are already getting killed by the sky high rates. Don't play the game where they ask for 20% and you grant 10%. Give them nothing. HMO CEOs are already taking home hundreds of millions of dollars a year. How much richer are you going to make them with another rate increase? Don't be just another part of the problem. What good is healthcare reform if premium rates continue to soar?! The public is hurting. Taxes are going up. People are out of work or earning less than before. The CEO can afford to take home less. The heck with shareholders. Give us a break!



07/18/2011 11:59 AM

To

cc

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

Dear NYSID,

After receiving a letter from UnitedHealthcare Oxford, I can not believe they are requesting a 24.1% increase in premiums for 2012. This after shoving a 24.51% increase at us last year, causing us to reduce benefits and still get a 13.84% increase.

I can say my business is down 70-80% this year, and I dont know anyone who has gotten or requested a 48.61% raise over the last two years. It should also be noted that

from 1/8/10-12/31/10 their stock price went up from \$32.70 to \$36.11 a 10.43% increase plus .42 cents in dividends. 2011 looks like a killing for them, 1/1/11 stock

price of \$36.11 and today as I write this 7/18/11 \$51.51 Wow! just over half the year

done, a 42% increase (\$15.40) in stock price, and dividends to date of .29 cents, and

they want more, more more! I hope someone in Albany is not baffled by their B.S. and

shuts down their attempts to shake down us folks who are just trying to keep our

families insured without funding from the state.





07/18/2011 01:49 PM

To "PremiumRateIncreases@ins.state.ny.us"
<PremiumRateIncreases@ins.state.ny.us>
cc
Subject Rate Filing for Oxford New York Small Group HMO Plans

Gentlemen:

The purpose of this message is to protest and oppose the proposed HMO premium rate increases. We are a small nonprofit organization [REDACTED] – Under [REDACTED] employees, and such increases will have a most disadvantageous impact in the granting of benefits to our employees.

Kindly notify the undersigned on the status of the final decision on this matter.

Thank you for your consideration.



07/18/2011 06:16 PM

To premiumrateincreases@ins.state.ny.us
cc
Subject Rate Filing for Oxford New York Small Group HMO Plans

I am writing to voice my strong objection to the above referenced proposed rate increase.

The requested increase of nearly 21% is following prior increases. NOTHING has gone up in the world other than oil and gold by such comparable percentages to justify such an increase (and I do not expect Oxford will be providing me access to either of those commodities in return)

In short, the idea of a small group HMO is to spread risks and costs. How is a near 50% increase in 2 years justified in this environment?

Unfathomable and its time the insurance regulators did their job and harnessed in these excesses. Without a free market this is de facto non competitive with the consumers bearing all the costs yet having zero choice. In this economic climate and considering insurance company profits, the increase should be voted down



07/18/2011 06:42 PM

To PremiumRateIncreases@ins.state.ny.us
cc
Subject Oxford Larceny



To whom it may concern,

Oxford Health has just informed us that they have requested a rate increase of 20.9%. **Under no circumstances should you grant them this or any increase.**

Oxford Health raised our monthly payments from \$1167.27 to \$1371.38 with your approval this past January, representing a 17.5% increase. If you grant another 20.9% increase our payments will increase to \$1658.00 per month, \$19,895.98 per year. THIS IS INSANE!

If you are in league with Oxford Health, then by all means grant them their increase. Your collusion will be the end of the Health Bureau-Premium Rate Adjustment Board.