



06/23/2011 12:15 PM

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

cc

Subject United Healthcare/Oxford rate increase

If you have any interest in keeping small businesses thriving in New York State, you will deny this increase. These premiums are becoming unsustainable. Please rule on the side of the people, for once.



06/23/2011 11:30 AM

To

cc

Subject Comments on Oxford Health Insurance, Inc. Health Insurance Rates Filings

To whom it may concern,

I am contacting regarding the notice I received from United Healthcare about their Oxford liberty product in which I am a current member. I also wrote to you last year regarding a proposed 12% rate hike in premiums, which Oxford did receive. This year they are looking for a 20.8% increase in the premium. I think it's outrageous that the insurance companies are granted large increases every year in premiums when the cost of living is only 2%. My employer could not absorb the whole increase last year and I was required to spend over \$700 a month to insure my family. This is with a HMO which I need and a \$50 copayment for a specialist. [REDACTED]

[REDACTED] this year and the copayment was the same as the amount they paid the physical therapist and Oxford paid nothing towards the bill! The insurance just continues to rise and the benefits continue to decrease. When are we going to stop the madness!!!!

Do you know currently a small business on [REDACTED] has but four health plans to choose from; oxford, BCBS (which the premium is higher), Emblem and HIP, that's all. This doesn't seem fair that we only have 4 to choose from and Oxford and BCBS have become too costly to even choose so that leaves us with only 2 choices.

At some point you need to think about us the consumer's best interest and not the insurance company political power. Please contact me, I would be happy to discuss this with you.



06/23/2011 12:38 PM

To premiumrateincreases@ins.state.ny.us
cc
Subject Oxfords mid year rate increase

Dear Insurance Department,

I am a small business in NY state that is struggling to stay in business and I just recieved a notice from United Health Care that you may approved a rate increase mid year. Please re-consider raising these rates I dont want to close my business but based on the economy and the rates of the healthcare I may have too.



06/23/2011 01:29 PM

To <Premiumrateincreases@ins.ny.us>
cc
Subject RE: Oxford New York Small Group HMO Plans Rate increase

Dear Examiner,

Finally, after all these years, we hope to end this out of hand company expense.

Rates need to be decreased not increased!

There are more burdens on Small Business owners, to keep the welfare of our staff stable. For over 10 years, Oxford rate increase have been un checked by New York State Insurance department, Insurance companies where never held accountable to prove the increases where necessary to sustain quality healthcare.

Our companies and employees, cannot handle, higher deductibles or co-pays, without severe financial relief, like a decrease in cost of this plan.

Rates should go down, less people are going to the hospitals and fewer people are going to the doctors, just look at St. Vincent Hospital closing as the result of this.

As a Insurance brokers, our commission have been cut, the doctors reimbursement is no more usual and customary, but uses Medicare's reduced pay out schedule. We are forced to use mail order pharmacy's and higher drug cards and penalized if we do not use generic brands. All These factors should drive the cost of healthcare down, down, down. So vote no on the increase and yes to a rollback in rates.



06/23/2011 03:16 PM

To PremiumRateIncreases@ins.state.ny.us
cc



Subject Objection to Rate Filing for Oxford New York Small Group HMO plans

Insurer: Oxford Health Plans
Product Name: High Plan Liberty HMO

Please see attached letter from [REDACTED]

In addition, this correspondence is in response to notification which I also received from United Healthcare Oxford, dated June 15, 2011, with regard to proposed rate increase of 25.1%.

I believe premiums are already too high and would like them to be reduced. I object to rate increase.

--

Sincerely,



06/23/2011 03:50 PM

To premiumrateincreases@ins.state.ny.us

cc

Subject Premium Rate Increases

To whom it may concern,

I am outraged at the requested 20 plus % increase to our premium for our Oxford Liberty Health HMO health insurance premiums. **Please do not approve these increases.** An increase of this magnitude is entirely excessive.

Thank you.



06/24/2011 10:36 AM

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

cc

Subject United Healthcare-Oxford New york Small Group HMO Plans

It seems that 21% is a steep increase-

Do cost increases to UHC justify this type of increase in premiums?

What are the major reasons they feel they are justified in seeking a premium increase?



06/24/2011 01:17 PM

To



cc

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

I just received the rate increase letter that Oxford has requested. This year they ask for 24.1%, last year the increase was about the same. Do you understand that every 4-5 years the rates are 100% higher? Do you understand that every year I opt for less and worse coverage? Do you understand that most of us will not be able to afford ANY health coverage in 5 years? Do you understand I for one have not received ANY raise in the last 5 years yet I am expected to see my health care rates go up 25% a year every year? When will this stop? When will the legislature say no to this insanity? In this case an HMO will cost \$550 per month. \$6,600 per year. Who do you think has this? Just an HMO, nothing great, nothing fancy, high co-pays. This is the definition of insanity!



06/24/2011 02:31 PM

To

cc

Subject Comments on Oxford Health Insurance, Inc. Health Insurance Rates Filings

We are a small office with █ employees. We are being priced out of our health insurance due to constant premium increases. We have been informed by Oxford that they are now seeking an 11.5% increase in our premium on top of huge potential increases in the employee out of pocket responsibilities. It will be impossible to continue to provide decent health insurance to our employees. With salaries at a plateau (no increases for years)it is unfair to grant these kinds of increases to the insurance companies. President Obama is forcing small businesses to provide health insurance to their employees (and rightfully so) but it is wrong to allow insurance companies to have this level of increase in this current economy. Thank you for your help with this matter.



06/24/2011 02:38 PM

To

cc

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

I just received a letter from United Health Care saying they are asking for a 22% increase in my health insurance premiums for 2012. This is outrageous! My current premium is already more than I can afford, and the increase is totally

out of whack with the 7%-9% rate of inflation for medical care. Health insurance premiums and routine medical expenses for what health insurance doesn't cover are going to drive me into poverty. I urge you to do everything in your power to stop these rate increases.

r to my [REDACTED]

Thank you.



06/24/2011 04:10 PM

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

cc

Subject HMO rate increase proposal for United Healthcare Oxford products

To whom it may concern:

My insurance provider informed me that they are applying for a 20.9% increase in medical premiums to take effect next year. This is an OUTRAGEOUS amount. I am [REDACTED] and I pay for my own insurance out of my own pocket. Right now it is costing me about \$535.00 a 20+% increase is significant and it is time to put a stop to the rising health care cost.



06/24/2011 09:48 PM

To premiumrateincreases@ins.state.ny.us

cc

Subject against oxford health plan rate increase

hello,

i am writing to request that oxford health plans be denied there application for a 20.9% rate increase for the upcoming year 2012. it is ridiculous that they request such a large increase after receiving a similar, if not larger increase last year. what other industry group demands such huge increase? i appreciate your reading this.

sincerely,



06/25/2011 05:06 AM

To

cc

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

We have a United Healthcare (Oxford) Liberty Plan - Metro Access. We received a 20.6% rate increase notice, on top of previous double digit increases. We understand that these increases may involve medical insurers raising their rates as much as possible in advance of the effective date of new health insurance laws, rather than responding to real medical cost increases. Anecdotal comments from our health care providers also indicate that Oxford, which used to be a fine plan, now has a poor reputation for payment and claims handling among health care providers. We urge the Insurance Department to address these issues in reviewing Oxford's premium increase application.



06/26/2011 12:48 PM

To
cc

Subject Comments on Oxford Health Insurance, Inc. Health Insurance Rates Filings

Oxford sent a notice seeking an increase to their EPO rates of 11.5%. Has the cost of living increased by that percentage? Has the average New Yorkers' salary seen that type of increase? Every year my premiums go up by at least \$100 per month, with no added benefits. This is sheer greed & a desire for yet h tter patient care. I have been [REDACTED], and their reimbursement rates for my services have not increased by a penny in [REDACTED] years. Yet, as a p annually. Where is the money going? Not to the [REDACTED] And not towards better care for their subscribers!

I know the insurance companies have lots of money & strong lobbyists. Its a travesty that our premiums are being spent on lobbyists & layers of unnecessary bureacracy. Please, don't grant them this request. Say no. People can't afford these health insurance plans that cost as their rents!! Don't cave in to their pressure.

Thank you!



06/27/2011 07:55 AM

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

Subject Rate Increase Oxford

I wish to voice my strong disagreement with the UnitedHealthcare request for 25.7% increase in Medical Premium and 25.7% Pharmacy Premium for my Oxford insurance. There is no justification for this increase which is so far beyond the cost of living increase as to

be ludicrous.

This is a HMO plan. UHC/Oxford already controls the cost by limiting and managing many of the services. The co-pays are high (50% for specialist including physical therapy) as are the premiums.

It would be severe hardship for our small business to have a big increase in insurance premiums.

As an aside, I am [REDACTED] and I often treat Oxford patients. I have not received an increase in payment for my services from Oxford for [REDACTED] years. It is especially egregious for this mega company to have yearly increase in receipts when they do not pass along the payments to me, the provider of care.

I recommend that you approve NO Increase in premium.



06/27/2011 07:30 PM

To

cc

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

I am in receipt of a letter from my insurance underwriter, Oxford Health Plans (NY) dated June 15, 2011, proposing a 25.7% rate increase in the premiums for their Small Group Liberty HMO product.

I cannot recommend strongly enough that this requested increase be rejected.

It is clear that this price increase has nothing to do with underlying costs. Inflation for the period 2010-2011 has not passed 4% in any month, and in fact

[REDACTED]
Similarly, the amount that private consumers of healthcare paid in 2010

[REDACTED]
[REDACTED] ding itself did grow significantly in the period, as the [REDACTED], that amount was driven mostly by increased government spending on healthcare, not by private insurers like Oxford.

Rather, the rationale behind this requested increase is clear: Oxford is raising rates, yet again, simply because they can. Oxford is owned by UnitedHealthcare's UnitedHealth Group, Inc. ("UNH"). As the largest provider of healthcare plans in the country, UNH has massive market power through its embedded network of employers. These employers naturally want to pay as little in terms of contribution as possible, and employees have little or no power to force them to shop around for better plans. Combined with cherry-picking healthy customers and hyper-aggressive denials of benefits, UNH has managed to thrive through the worst of times. Indeed, in 2010, while much of the country

was mired in recession, declining asset values and increasingly painful job

[REDACTED] Much of that net profit, no doubt, came from the annual price hike that UNH bestows on its nearly powerless "customers", and from taking money upfront from healthy individuals and then forcing the unlucky ones who do get sick to fight for coverage of even the most mundane and commonplace expenditures.

As I am sure you know, even by the unsavory standards of the insurance industry, UNH's business practices, reputation and service provision is nothing short of appalling. A 2008 survey of hospital executives resulted in an "unfavorable" opinion from 91% of those who responded, while 8% gave it a

[REDACTED] Within the last 5 years alone, the company has been investigated by the SEC for backdating hundreds of millions of dollars worth of stock options, leading to the resignation of CEO William McGuire; been the subject of class-action lawsuits asserting RICO violations, and not least, settled a suit brought by the NY Attorney General regarding the manipulation of healthcare pricing data in order to falsely raise rates and deny provider payments.

On a much smaller scale, [REDACTED] has been an eye-opening. [REDACTED] chose the Oxford Liberty program in part because [REDACTED] and the Liberty coverage stated that [REDACTED] costs would be covered. Thankfully, we did not require [REDACTED] any other expensive intervention, [REDACTED]. Almost immediately, however, it became clear that "all" has a different meaning for [REDACTED] or most people. First we learned that, while Oxford covers the [REDACTED], it charges the ultrasounds used in those exams [REDACTED] for which there is (conveniently) a 20% copay. Then we found that [REDACTED] vitamins that include the most beneficial combination of ingredients are placed in the Tier 3 category, for which there is a \$75 copay per prescription (again, for vitamins). Finally, we have just learned that coverage of [REDACTED] does not include coverage for the hospital stay, for which there is a \$500 per night copay. It appears that, for the medical experts at Oxford, [REDACTED] covers prenatal checkups with [REDACTED] or other [REDACTED].

[REDACTED] by Oxford, we are in fact being forced to pay thousands of dollars in addition to the almost \$1000 per month we pay in regular premiums to get care that is literally considered basic in developing nations.

In short, UNH is an abusive and corrupt company that makes staggering profits by regularly tricking and cheating customers out of their most vital resource - their health. Rewarding them for aggressively shortchanging New Yorkers by approving a price increase that is nearly ten times the rate of inflation flies in the face of the NYSID's ambit of protecting the nearly powerless consumer from exactly this type of degradation.



06/27/2011 09:14 PM

To PremiumRateIncreases@ins.state.ny.us

cc

Subject NO!!! to UnitedHealthcare's rate increase request



Dear Mr. Lovejoy:

I am writing to voice my opposition to UnitedHealthcare's (Oxford Plan) request for another rate increase in 2012. They re requesting a 20.9% increase. In tough economic times, when everyone is worried about losing jobs, and earning less, this is outrageous. I am a small business owner and cannot afford a [redacted] increase. Last year my premium went from \$5882 to \$6885, [redacted] which is almost 100 more per month. Moreover, as a Oxford provider, they cut my fee per session from \$70 to \$60, which is a 15% decrease without consulting with me. My income has been reduced. They should use this increase in capital to offset premiums, not another rate hike.

I respectfully urge you to stop UnitedHealthcare's rate increase. If this continues I will not be able to afford healthcare and will be at the mercy of our emergency services. I wish there were some way the consumer could file a decrease with your agency. We continually get rate increases while our copayments and cost sharing go through the roof. They can't have it both ways.

Thank you for your attention to this matter and I await your reply.



06/28/2011 02:51 PM

To

cc

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

To Whom it may concern,

Once again we have received notice that our health Insurance company has again filed a 24% to 26% increase with your department. How much more can Small Business take from these companies. Every year they increase rates and your department keep granting them increases. Could you just please say NO for once. This is killing small business and we have to stop the Health Insurance companies with this abuse.

No one in any business could increase rates like this but every year they do!

Enough already!



06/28/2011 04:28 PM

To premiumrateincreases@ins.state.ny.us

cc

Subject Comment on Rate filing for 2012 Oxford New York Small Group HMO plans

Att: NYSID

Regarding my Oxford Liberty HMO health insurance

Greetings,

I just received a proposal by UnitedHealthcare/Oxford to raise their rates by 20.9 percent. This in a recessionary year -- in which my [REDACTED] income has declined as the economy struggles to recover -- with historic low inflation, and while United HealthCare is in its third year of record profits.

Beyond the pain it will cause me and others in my plan, the rate request is preposterous and immoral. Please do not let them get away with this.

Yours truly,



06/29/2011 10:28 AM

To

cc

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

We have somehow managed to keep up with double digit increases in health insurance premiums every year for the last 8 or so years. This year we had to choose plans with less coverage for more money and with higher co-pays. Next year we won't be able to afford to offer health insurance to our employees. We are a small business and as we struggle just to survive our health insurance keeps going up by larger and larger percentages each year. How is anyone supposed to afford health insurance in 2012?



06/29/2011 11:13 AM

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

cc

Subject 2012 proposed rate increase

I received a notice from UnitedHealthcare of a rate increase of 20.9% for Oxford products for Jan. 2012. Is this a joke? There is no way that people can afford 21% increases in annual healthcare expenses. It is not possible that expenses actually increase this much in 1 year.

I would like to request a detailed itemization of exactly how it's possible that healthcare insurance premiums increase 21% in 1 year. It's simply not possible.

You must go to the doctors and the insurance companies and tell them that their profit goals are ludicrous and destroying the entire country's healthcare system. Pretty soon, no one in the country will be able to afford healthcare and there will be no profits and no revenue.

I sincerely hope the superintendent of insurance rejects this increase in its entirety.



06/29/2011 04:09 PM

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

I recently received a letter from United Healthcare regarding its Oxford products. This letter informed me that on June 15, 2011 the company filed an application with the New York State Insurance Department seeking an increase to its HMO rates for groups renewing in calendar year 2012. And if approved, the proposed rate increase will be added to my current 2011 premium rate. The request is for an outrageous increase of 25.7%.

I am a [REDACTED] in New York City. And over the past [REDACTED] years - from the time we began offering health insurance to our employees - we have seen double digit increases in our health insurance premiums. Over the past five years, insurance companies have been allowed to increase their rates by more than 20% and we have downgraded our plans to reduce the burden. Now we have an all in-network HMO and there is nowhere further down for us to go. Health insurance is becoming unaffordable. We will soon have to re-evaluate our offering it all.

Because there are so few healthcare insurance company options for very small companies - four tops - they all can agree to raise rates 25% or more and there is nothing a small business owner can do about it. There is no competition in the marketplace anymore. Smaller players are acquired once they gather enough insureds to be threatening. In fact, our health insurance company - HealthNet - was recently acquired by United Healthcare/Oxford. As a result, our rates went up 20% last year for a plan that's not even as good as what we had. Given this consolidation, we had and have nowhere else to go. We don't have the purchasing power to negotiate lower rates the way large companies do. Where is the Anti-trust investigation here?

Even more, the insurance companies and United Healthcare/Oxford Health Plans (NY) in particular cannot legitimately tie these egregious rate increases to any events or cost of living increases. It's pure price gouging.

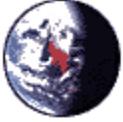
Given these circumstances and your power to deny the proposed rate adjustment, I urge you to do so and send a message to United Healthcare/Oxford Health Plans (NY) that the people of New York have rights and these harmful rate increases will not be tolerated.

Thank you for your time and attention,



06/30/2011 11:28 AM

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



cc

Subject Oxford/United Rate Increase

To whom it may concern,

This is in regards to Oxford Health/United Healthcare's request to increase premiums 21.3% for 2012. [REDACTED] a small business and our plan is supposedly geared to small businesses.

If this is allowed to go through, [REDACTED] would not be able to afford healthcare in NY State. We would be forced to look for other states to live in where health care costs are more affordable or be forced to go without healthcare, risking everything we spent a lifetime building together.

If this rate increase goes through, we will have seen a 125.27% increase since 2007 and close to a 91% increase since 2008. This trajectory is unsustainable. Essentially doubling the premiums every 4 years cannot continue.

Currently we are paying almost twice as much for health care than we do for our base mortgage (excluding local taxes). [REDACTED]

Our ACTUAL rate increases over time :

Year	Premium	%INCREASE YOY	INCREASE SINCE 2007	INCREASE SINCE 2008
2012	\$1545	21.30%	125.27%	91.02%
2011*	\$1274	21.33%	85.71%	57.48%
2010	\$1050	12.06%	53.06%	29.79%
2009	\$ 937	15.82%	36.59%	15.82%
2008	\$ 809	17.93%	17.93%	
2007	\$ 686	3.78%		
2006	\$ 661	7.13%		
2005	\$ 617	12.39%		
2004	\$ 549	8.93%		
2003	\$ 504			

* in 2011 Oxford instituted a policy where we pay the first 20% of ALL bills incurred for major health care up to \$10,000, plus our deductible has been raised to \$1000. Therefore we are responsible for \$11,000 per person (total of \$22,000 [REDACTED]). In the past this was limited to aprox \$2,500 per person.

- NOTE: a 91% increase since 2008, not to mention their cut back in services and additional deductions we are now responsible for.
- NOTE: Up until 2007 reasonable increases were being levied, from 2008 on much higher rates of increases are being levied.

I know I have not had a 91% increase in pay or income since 2008, in actuality I have seen a decrease in income since 2008.

Here is the rate trajectory based on a 21.3% increase:

Year	Premium
2020	\$7,242.97

2019	\$5,971.12
2018	\$4,922.61
2017	\$4,058.21
2016	\$3,345.60
2015	\$2,758.12*
2014	\$2,273.80*
2013	\$1,874.52*
2012	\$1,545.36*
2011	\$1,274.00
2010	\$1,050.00
2009	\$937.00
2008	\$809.00
2007	\$686.00
2006	\$661.00
2005	\$617.00
2004	\$549.00
2003	\$504.00

- Note that in 2015 we would be paying more than double (~116% increase) what we are paying in 2011; more than doubling in just 4 years is a trajectory that will devastate the economy if allowed to continue.

This insanity MUST STOP NOW. As executives and employees of health care firms are receiving bonuses, we are seeing services cut back and premiums skyrocketing. This is becoming a class conflict issue, where the only ones who will be able to afford healthcare in NY State will be those of extraordinary means, [REDACTED]

The real question at the heart of the matter is: "Is healthcare a right or a privilege?". It seems to be becoming more of a privilege.

PLEASE DENY THE UNITED HEALTHCARE INCREASE FOR 2012. Otherwise, we will be forced out of this state or to live in NY without healthcare putting everything my wife and I have built over 25 years of marriage at risk.

Thank you for your attention to this, and for denying their rate increase for 2012.

[REDACTED]



06/30/2011 02:04 PM

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

Oxford has requested and gotten what I believe to be extraordinarily high rate increases in the past and is now asking for another one.

In just the past two years my rates have increased approximately 38% and now Oxford is asking for an increase of approximately 21% for medical and 19.8% for pharmacy over 2011 amounts. I know of no one who is getting a 21% increase in their wages/income and certainly not me. If this new request from

Oxford is granted, my rate increase in just 3 years will be in the range of 55% or higher. This is unconscionable and unacceptable!

Please deny this outrageous request or at the very least allow them no more than a 2.5% increase which, in this day and age, is considered a huge raise for the working public.