



06/16/2011 01:01 PM

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

Dear NYSIC reviewers,

After receiving yet another notice of request of a rate increase from my company's health insurer, United Healthcare, I decided to write. In this most recent application to NYSIC they are asking for almost or over 17% increase across the board on medical & pharmacy, which will make it impossible for my employees to continue having health insurance. It comes down to this: Do they eat, or do they have health insurance? I cannot state more adamantly that small businesses like mine cannot continue like this. I have read that it will be the entrepreneurs of this country that will pull ii out of its current economic crisis, but that can't happen if health care costs put small businesses out of business with these extortionate increases first. Please deny this current request for a rate increase to United Healthcare. If you believe in small business you will deny their unfair request.

Sincerely,



06/16/2011 03:03 PM

To premiumrateincreases@ins.state.ny.us
cc
Subject Re: another large rate increase United Healthcare

DEAR SIR:

WE CAN NOT AFFORD ANOTHER 15% - 30% INCREASE ON "MAIN STREET".
UNITED HEALTHCARE IS PROFITABLE.

WE WILL HAVE TO CLOSE OUR BUSINESS AND LAYOFF EVERY EMPLOYEE.

THIS RATE HIKE WILL INCREASE A GROUP POLICY FOR A SINGLE TO \$548.13,
WITH HIGH CO PAY OF \$50.00 PER VISIT.

(\$1000.00 OF MONTHLYGROSS WAGES GOES JUST FOR INSURANCE PREMIUMS.)

BUSINESS OR PERSONAL NO ONE CAN KEEP SUSTAINING THESE EXPENSES IN THE PRIVATE SECTOR.

DO YOU EAT , SHELTER OR DO YOU PAY HEALTHCARE?

MORE UNEMPLOYED. MORE WITH NO HEALTH INSURANCE.

DON'T YOU UNDERSTAND, THERE IS NO MONEY.

SINCERELY,



06/16/2011 03:33 PM

To premiumrateincreases@ins.state.ny.us

cc

Subject OXFORD NEW YORK SMALL GROUP POS PLANS

United Health Care for Oxford Health Plans, NY Inc. has requested as 23.8% increase for 2012 for Medical and the same for Pharmacy for NY Small Group POS plans.

The request is unconscionable following several years of annual increases typically 6% to 15%.

We are very small business and such an increase may mean we can no longer cover employees with the result that such burdensome tariffs will put the business and the employees at risk.

PLEASE DENY THEIR APPLICATION!



06/17/2011 02:57 PM

To premiumrateincreases@ins.state.ny.us

cc

Subject Rate Filing 2012 - Oxford-United Healthcare

To Whom It May Concern: I'm in receipt of United Healthcare's notification of a rate filing for 2012. As a small business owner incorporated in New York, I'm outraged by the 17.3% estimated increase in health

care premiums proposed for the Small Group POS plan sponsored by Oxford/United Healthcare. This is an extremely large increase and a huge burden for a small business like ours, especially in challenging economic times. What happened to "shared sacrifice?" I strongly encourage you to limit United Healthcare's premium increase to single digits for the POS plans, so that my business and other small firms can try and grow. Thank you.



06/18/2011 09:40 AM

To premiumrateincreases@ins.state.ny.us
cc

Subject Oxford NY Small group POS

Oxford is applying for a 17% rate increase. That is way beyond any necessary increase, just for their profits. You can see how much they pay the doctors for visits and procedures so the money appears to be going into their profits. Thank you.



06/19/2011 09:43 AM

To Premiumrateincreases@ins.state.ny.us
cc

Subject United Health Care/Oxford

To Whom It May Concern:

PLEASE do not allow a 24.5% increase to an industry that is one of the largest profit making entities in our state. PLEASE. An increase of this proportion is ONEROUS and DEBILITATING to the premium payer. How could they possibly justify this request?! I am a middle class New Yorker soon to be propelled into the lower class. I will be forced to give up my insurance. This is not the direction I expected my life to take as I approach retirement age.

PLEASE. NO NEW INCREASES TO UNITED HEALTH CARE!

Sincerely,



06/20/2011 11:24 AM

To PremiumRateIncreases@ins.state.ny.us
cc

Subject Oxford Health Plans

To Whom It May Concern:

This email is in regard to Oxford Health Plans request for a 25.1% and 23.8% increase in premium for the two plans that are offered by our company. I am writing to you as a [REDACTED] as well as a subscriber. While I realize there are certain increases in costs that are passed on to the consumer, a 25% increase is unacceptable. Over the course of the last two years we have been hit with a 17% and 5% increase. Prior to that the increases were so large that we had to reduce the coverage of our plan to make it more affordable for both the company and our employees that there are no reductions left to make. The time will come that our employees will no longer be able to afford the increases and will be forced to drop their insurance and/or the company will no longer be able to offer health insurance.

As a subscriber, I am paying more than \$300 per bi-weekly paycheck for family coverage. Although I know that to be without insurance is a dangerous and may cause more problems in the long run, if the choice is to pay my mortgage or have health insurance, I believe I would have to choose my mortgage.

I respectfully request that the NYS Insurance Dept carefully consider the effect these huge increases will have on consumers, businesses as well as our economy.



06/20/2011 11:47 AM

To premiumrateincreases@ins.state.ny.us

cc

Subject Re: Rate filing got Oxford NY Small Group plans - URGENT

Re: Rate Increase for Oxford NY Small Group POS plans (2012)

Ladies and Gentlemen,

Oxford has been providing our companies medical coverage for years now through Oxford NY Small Group POS plan. The coverage is medicore at best when considering the cost which currently is \$879.94 per month per employee. This kind of premium should provide the very best in medical care but it doesn't and it's shameful. I find my primary care doctor can't provide certain tests he normally would because Oxford doesn't cover it. What kind of nonsense is that when we are talking about my one and only life!

I understand that medical costs must be controlled but not at the cost of a human life. There is something extremely wrong when Oxford wants a 17.3% raise over 2011 for medical and pharmacy. I could understand a normal cost of living increase of 3-5% but 17.3% is downright criminal.

We need and expect high quality health care and even at the current rates we feel we are not getting what we are paying for and we have a top of the line plan.

I sincerely urge you to “put your foot down” and stop this nonsense now. Each year Oxford is afforded high increases as the services seem to decline. If Oxford needs more money tell them to cut their overhead and especially officer’s salaries. We are a small business with [REDACTED] and we are hardly able to stay in business. We can't raise our prices to offset this 17.3% requested increase. Health insurance companies know their clients have no choice but to pay up. Therefore, we depend on you to take a stand and refuse all increases requested by Oxford NY Small Group POS plans.



06/20/2011 02:45 PM

To PremiumRateincreases@ins.state.ny.us

cc

Subject Raising the rate for oxford New York Small Group POS plans

I am writing to you to ask that you deny United Healthcare Oxford's request to increase the POS rates for groups renewing in calendar year 2012. In 2011 the plan was increased 17.3% including medical and pharmacy. One of my medicines was actually increased 50% by Oxford in 2011 even though the actual drug's cost had not increased. Also, my plan with United Healthcare Oxford increased at least 17% in 2010. Please protect the consumer. Do not allow UnitedHealthcare Oxford to raise it's rate for the POS groups renewing in 2012.
Sincerely,