



06/21/2011 06:16 PM



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

cc

Subject United Health Care - Oxford Rate filing

To whom it may concern:

Attached is the letter I just received from Oxford Health detailing an incredible 24.5% increase to the health plans that I provide to our [REDACTED] participating employees. This increase will add a staggering \$24,000 to my company's yearly cost for healthcare. Our totally yearly cost for only [REDACTED] employees will be \$120,000.

These numbers are shocking to me as an owner of a small business that is trying to do the right thing by providing insurance to my employees. Every year the rates have gone up from 10 to 24% and I have to keep changing plans and eliminating services just so I can afford to give them something. There is no other service or product that has gone up in value this much, this fast. Not even the price of gold.

Please keep in mind small companies like mine when you make your decision.  
Please contact me if you have any questions or require further information.



06/22/2011 01:05 PM

To PremiumRateIncreases@ins.state.ny.us

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Subject United Healthcare (Oxford Products) Rate Increase

To Whom It May Concern:

I just received notice of the possible rate increase filed by United Healthcare (Oxford Products) POS Plans for a renewal of the [REDACTED] renewal date of 4/2012 for an estimated 16.8%. This is outrageous. What happened to the Federal Government controlling some of these increases and making healthcare affordable.

If NYState approves this increase, it will be impossible for employees to afford it. All that will

happen is the cost will become the state government's and insurance companies continue to make excessive profits. It is time to stand up and do something about this NOW.

I have confidence that NYState will not allow this to happen. NY is in need of money itself, and will lose as well if these type of increases are passed on to employees. Please see the reality and realize that if people cannot pay their bills or have healthcare available at affordable costs, no one will pay taxes, buy goods, pay their mortgages...etc etc.

Thank you for standing up to these Health Care Companies...maybe they ought to start to care!



06/22/2011 01:12 PM

To premiumrateincreases@ins.state.ny.us

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Subject Oxford Proposed Rate Increase for Community Rated Health Plan by Letter of June 15, 2011

Gentlemen,

In 2009, I referred to the Attorney General's Office, a prior request for rate increase by Oxford. Earlier, this year I received notice from the Attorney General's Office that my specific inquiry and complaint had been referred to the Insurance Department.

As an attorney who has been involved in the insurance aspect of health care, I had raised the following issue and I raise it again:

How can an insurer seek rate increases when in the Insurer's annual reports, the Insurer is claiming profits, enough profits to generate a significant value to the publicly traded stock. Clearly, with the Federal Government now seeking a percentage of revenue being directed to dividend, and other non-claim functions, a rate increase of the magnitude requested by this Carrier, appears to be an attempt to get said increases before the new rules go into effect. Historically, insurance companies worked on profit margin below ten per-cent, and rate increases were not in the double digits. This particular carrier has raised community rated plans to a level, that should this increase be approved, the smaller groups, will be unable to afford the premiums offered. It is requested that the Department review the annual reports of this insurer to ascertain how on the one hand, the Insurer is claiming a need for a 24.5 % increase on premiums that have been increased by double digits in the last two years, is at the same time, showing significant profits in its annual report.

One should not be allowed to seek increases of the nature sighted, when profits exceed the historical measure for the industry. Prior to the demise of the multi-line carrier, which wrote both P and C, and Health, the revenue derived from health insurance was averaged in to the general book. This no longer exists. In fact, the public is being asked to pay for loss of investment revenues that have nothing to do with the loss ratios of the carrier. If the entity was a public utility, which I would presume health insurance is, then both profit and dividends would be capped.



06/22/2011 01:19 PM

To premiumrateincreases@ins.state.ny.us

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Subject Oxford proposed rate increase for 2012

Dear Commissioners,

I am writing to object to the 17.3% rate increase for my company's health insurance product, the Liberty and the Freedom plans, proposed by Oxford Insurance, a division of United Healthcare.

In the ten years since we have had Oxford coverage, our average rate increase was over 10% per year. The only time that the rates went down was last year - when Oxford mandated lesser coverage in our plans. Now the company is proposing a 17% increase in costs for a plan that offers lesser coverage, with more restrictions. Since wages are stagnant, the CPI inflation index is less than 2% per year, and the economy is stalled at around 2% annual growth rate, its seems absurd that the rate increase should be granted.



06/22/2011 04:25 PM

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

cc

Subject Premium Increase

We have just been notified of United Healthcare plans to increase POS rates for groups renewing in calendar year 2012. The estimated increase is 17.3!! One might think that the request has been made by a financially struggling insurance company. After all, our group of [REDACTED] have been hit by cuts in reimbursement in the 20% range The cuts [REDACTED] and the increased rate for the consumers, however are not driven by the insurance financial stress but rather by their greed for larger profits. This is taken from a blog of Consumer Watchdog:

*"Wall Street was moderately pleased today that the [first-quarter profits](#) of United Healthcare, the biggest health care company in the U.S., jumped 21 percent in the first quarter. By definition, that means the rest of us shouldn't be, because every dollar spent on overhead--including profit--is a dollar less spent on making us healthier. That's the Catch 22 of our whole for-profit health care system--insurers will do whatever it takes to keep Wall Street happy even when we're all required to buy their product. "*

Also from an ABC report:

*"United Health's profit increased 28 percent from 2008, while enrollment dropped by 3.4 percent.*

*Cigna's profit increased 346 percent and enrollment dropped 5.5 percent.  
Humana's profit increased by 61 percent while enrollment decreased by 1.7 percent" .*

We believe the drop in enrollment is caused by individuals that just cannot afford the outrageous rate imposed by the Insurance companies. We urge the New York State Insurance Department to **DENY** the proposed rate adjustment. It is about time the insurance companies realize that profiting on the health of our citizen is the most heinous moral crime.



06/22/2011 04:55 PM

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

Dear Mr. Lovejoy,

[REDACTED] are partners in [REDACTED] business in [REDACTED]. Our small business has our Small Group POS Plans "Freedom Standard" policy with Oxford Health Care.

While we have never had issue with Oxford's ability to provide adequate coverage and services, we are deeply concerned about the recent letter from Oxford/United Health Care dated June 15, 2011.

The letter informed us Oxford is seeking a 24.5% increase in 2011-2012. While we understand Oxford Health Plans needs to make moderate increases to their premiums to keep up there services, we feel a 24.5% increase is out of the scope of a reasonable rate increase.

This type of increase will not only hurt the bottom line of our [REDACTED] small business, but could potentially push us over the slope towards bankruptcy.

It is not hard to imagine [REDACTED] also negatively affect other small businesses in [REDACTED] the State of New York.

We ask that the NYSID disapprove Oxford/United Health Care's proposed renewal rate of 24.5%, not only for our business, but for all of the small businesses who are struggling in this tough economic climate in the State of New York.

Sincerely,