



06/23/2011 10:38 AM

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

June 22, 2011

Dear Mr. Lovejoy,

██████████ partners in a small film production company in ██████████
While we don't currently use Oxford, we are deeply concerned upon hearing that Oxford/United Health Care 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 "mom & pop" businesses ██████████, ot could potentially push many over the slope towards bankruptcy. It is not hard to imagine this type of increase will also negatively affect other small businesses in ██████████

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,



06/23/2011 12:17 PM

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

From:

Sent: Wednesday, June 22, 2011 4:00 PM

To: PremiumRateIncrease@ins.state.ny.us

Subject: FW: Rate Filing for Oxford New York Small Group POS Plans

To whom it concerns,

We received the attached notification from Oxford/United Healthcare regarding their filing of a POS rate increase of 16.8% for small groups renewing in calendar year 2012.

As Oxford/United Healthcare raised their 2011 premiums by 17.32% and decreased the benefits, it is outrageous that they should be allowed to file for yet another increase for 2012 –particularly when so many employers have already been forced to cut expenses in the continuing poor economic state. As a small, private non-profit organization, which does not have outside funding (federal, state nor public) and has lost a good portion of its assets in the struggling market, we have diligently (and successfully) strived to cut our operating costs over the past few years. It's time the insurance companies do the same!

Thank you.



06/23/2011 10:59 PM

To premiumrateincreases@ins.state.ny.us

cc

Subject 24.5% increase

Dear Mr Lovejoy,

I am writing to express my deep concern at the astronomical premium increase of 24.5% proposed by Oxford Healthcare. While I understand that premiums need to be raised from time to time in order to keep up with growing expenses it seems this is a disproportionate increase. In these difficult financial times, I fear if my premiums are raised that much, I will not be able to afford health insurance for my family anymore.

I ask that NYSID disapprove Oxford/United Healthcare's proposed renewal rate of 24.5% as it would have a negative impact on the lives of so many people already struggling to pay their health insurance premiums.

Thank you,



06/26/2011 12:08 PM

To PremiumRateIncreases@ins.state.ny.us

cc

Subject Premium Rate Increases

Dear Sir or Madam,

I am writing in response to a letter dated June 15, 2011, sent by United Healthcare/Oxford to me; I am enrolled in Oxford Health Plans through the Small Group Plan of my employer.

The letter explains that Oxford is filing a rate application with the New York State Insurance Department. If the rate increase is approved, the cost of healthcare will increase by 17.4% as of January 2012 for New York Small Group POS Plans.

Oxford's letter provides no information about the reason for this substantial rate increase, an increase that far exceeds the rate of inflation. Without being offered any evidence for the need of such a substantial rate increase, I can only conclude that Oxford's proposal is exorbitant and unreasonable. Last year, as well, Oxford raised its rates by 10% with no explanation offered.

If the New York State Insurance Department would be able to provide me with an explanation for the necessity of such a rise in rates, I would welcome it; the letter I received from Oxford indicates you can provide additional information. Otherwise, I would ask that you please confirm receipt of this email and make note of this Oxford member's concern about and disagreement with the proposed rate increase.

Sincerely,



06/27/2011 07:20 PM

To premiumrateincreases@ins.state.ny.us

cc

Subject REF: Oxford NY Small Group POS Plans INCREASES

Dear NYSID,

The proposed 23.8% premium increase on medical AND pharmacy premiums is egregious and exorbitant. This does NOT reflect actual increases in the cost of health care. These proposed premium increases purely represent United Healthcare Oxford's desire to increase profitability and extort their loyal customers for higher investor returns. Healthcare pricing must be carefully governed and monitored by the state government to ensure the people of NYS are able to afford healthcare and the security therein. Healthcare is not a luxury and should not be priced accordingly. The NYSID should deny the proposed 23.8% increases in premiums. Perhaps a reasonable increase percent could be based off the national CPI inflation index (approximately 2 to 3%).

Sincere Regards,



06/27/2011 08:20 PM

To "premiumrateincreases@ins.state.ny.us"

<premiumrateincreases@ins.state.ny.us>

cc

Subject Re: REF: Oxford NY Small Group POS Plans INCREASES

Dear NYSID,

The proposed 23.8% premium increase on medical AND pharmacy premiums is egregious and exorbitant. This does NOT reflect actual increases in the cost of health care. These proposed premium increases purely represent United Healthcare Oxford's desire to increase profitability and extort their loyal customers for higher investor returns. Healthcare pricing must be carefully governed and monitored by the state government to ensure the people of NYS are able to afford healthcare and the security therein. Healthcare is not a luxury and should not be priced accordingly. The NYSID should deny the proposed 23.8% increases in premiums. Perhaps a

reasonable increase percent could be based off the national CPI inflation index (approximately 2 to 3%).



06/27/2011 10:31 PM

To

cc

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

United Healthcare Oxford raised out rates 23% in November of 2010 (7 months ago). We just got a letter from them telling us that they are seeking another increase of 24% for 2012. I am writing to tell you that I hope that you do not grant their request!!!! At this rate, our insurance is going up nearly 25% every year!!! This is way way beyond any inflation. PLEASE do not let them get away with this! As a lowly citizen, I am counting on YOU to say NO to these modern- day robber barons. And please, don't be fooled- they can cook the books any way they like to justify their "need" for rate increases. Any fool can see that they don't need another super whopper of an increase only one year after you already let them have one!!! PLEASE PLEASE say no!!!!!!



06/28/2011 08:10 AM

To PremiumRateIncreases@ins.state.ny.us

cc

Subject Premium Rate Increases

Dear Sir or Madam,

I am writing in response to a letter dated June 15, 2011, sent by United Healthcare/Oxford to me; I am enrolled in Oxford Health Plans through the Small Group Plan of my employer.

The letter explains that Oxford is filing a rate application with the New York State Insurance Department. If the rate increase is approved, the cost of healthcare will increase by 17.4% as of January 2012 for New York Small Group POS Plans.

Oxford's letter provides no information about the reason for this substantial rate increase, an increase that far exceeds the rate of inflation. Without being offered any evidence for the need of such a substantial rate increase, I can only conclude that Oxford's proposal is exorbitant and unreasonable. Last year, as well, Oxford raised its rates by 10% with no explanation offered.

If the New York State Insurance Department would be able to provide me with an explanation for the necessity of such a rise in rates, I would welcome it; the letter I received from Oxford

indicates you can provide additional information. Otherwise, I would ask that you please confirm receipt of this email and make note of this Oxford member's concern about and disagreement with the proposed rate increase.



06/28/2011 11:17 AM

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

cc

Subject Rate filing for Oxford New York Small Group POS plans

Given the fact that United Healthcare earned over \$6.6 Billion in profits for 2010, up from \$4.8 Billion in 2009, I would like an explanation as to why premiums must be increased at all, let alone the 25% they are requesting.



06/28/2011 12:17 PM

To premiumrateincreases@ins.state.ny.us

cc

Subject premium rate increase

Dear NYSID,

The proposed 23.8% premium increase on medical AND pharmacy premiums is egregious and exorbitant. This does NOT reflect actual increases in the cost of health care. These proposed premium increases purely represent United Healthcare Oxford's desire to increase profitability and extort their loyal customers for higher investor returns. Healthcare pricing must be carefully governed and monitored by the state government to ensure the people of NYS are able to afford healthcare and the security therein. Healthcare is not a luxury and should not be priced accordingly. The NYSID should deny the proposed 23.8% increases in premiums. Perhaps a reasonable increase percent could be based off the national CPI inflation index (approximately 2 to 3%).

Sincere Regards,



06/28/2011 12:59 PM

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

cc



Subject UnitedHealthcare rate increase filing

Hello:

[REDACTED]
I am writing in response to 3 form letters that we received from Oxford, our companies' healthcare provider, alerting us to their filing for increases to our premiums. The letters inform me that they are trying to get approval for a 24.1% increase to 2 of those policies, and a 14% increase to the 3rd.

We have tried to offer our employees as many benefits as possible and be as fair of an employer as possible. Most of our clients have been renegotiating their rates with us lower and lower each year. We in turn have tried to maintain as compensations and benefits in a reasonable manner. Our costs are rising and our profits are diminishing. The two trajectories are simply becoming incompatible. Should the State allow this unconscionable increase, we may no longer be in a position to offer this benefit to our employees. Last year the increase was similarly abhorrent, the previous year we had to change plans and offer a significantly less attractive plan with high deductibles.

What are we to do? This is not sustainable. Please, if it is up to the State to either allow or deny this proposal, you must choose to decline it.



06/28/2011 02:42 PM

To premiumrateincreases@ins.state.ny.us

cc

Subject Insurance rate increase?!?!

Dear NYSID,

The proposed 23.8% premium increase on medical AND pharmacy premiums is egregious and exorbitant. This does NOT reflect actual increases in the cost of health care. These proposed premium increases purely represent United Healthcare Oxford's desire to increase profitability and extort their loyal customers for higher investor returns. Healthcare pricing must be carefully governed and monitored by the state government to ensure the people of NYS are able to afford healthcare and the security therein. Healthcare is not a luxury and should not be priced accordingly. The NYSID should deny the proposed 23.8% increases in premiums. Perhaps a reasonable increase percent could be based of off the national CPI inflation index (approximately 2 to 3%).

Sincere Regards,



06/28/2011 03:23 PM

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

cc

Subject Re: Rate Filing for Oxford New York Small Group Metro Plans



Dear Madam/Sir,

I subscribe to United Healthcare Oxford through my employer, a non-profit organization. I recently received a letter from United Healthcare Oxford describing an application to NYSID seeking an increase to rates for groups in calendar year 2012. This increase, which is rather considerable, would be highly detrimental to me and many others.

The tone of the letter from United Healthcare Oxford assumes that the increase will simply be rubber-stamped by NYSID, which is troubling. I sincerely hope that you will not approve the rate increase, considering how it will hurt many hard-working New Yorkers.

Thank you,



06/29/2011 09:20 AM

To premiumrateincreases@ins.state.ny.us
cc
Subject oxford rate filing small group POS plan New York

Dear Sir or Madam:

I just received a letter from Oxford that explains its 16.8% rate filing increases. [REDACTED]
[REDACTED] My corporation renewed our same [REDACTED] policy in May 2011 with Oxford offering less coverage for the same policy, with a contract that Oxford required me to sign to bind my rates and policy. Had Oxford been upfront with me, I would have had the option to change HMOs or change my policy with them.

I am constantly trying to juggle my business finances while taking care of my employees. I offer health care and a pension plan to my employee. Oxford is making my job much more difficult. There is no reason to increase my rates while offering less coverage in a terrible economic climate.

Please do not allow Oxford to raise its rates. Thank you.

Yours truly,



06/29/2011 09:26 AM

To PremiumRateIncreases@ins.state.ny.us
cc
Subject Re: Insurer: United Health Care (formerly: Oxford Health Plans)

Dear Sir or Madam:

The request of the referenced health insurance provider for a premium increase (copy enclosed) should be denied as it is not only excessive, but also unconscionable greed.

Our present premium is the sum of \$2,194.54 per month and our policy covers two ■■■ members only. An increase of 24.5% would result in a monthly premium of \$2,733.45 (\$32,801.40 annually). Since both insured individuals in our group are over 65 years of age, Medicare is their primary healthcare provider and United Healthcare's contribution is limited only to the 20% that Medicare does not cover. This makes the premium we pay unreasonably high as it is, without the requested increase.