

To Whom It May Concern:

These are my monthly premiums for my [REDACTED]

2008-2009 \$483.55  
2009-2010 \$580.26 (approx)  
2010-2011 \$704.47  
2011-2012 \$848.59 (est)

UnitedHealthcare Oxford is outrageous and greedy. On what basis are they entitled to this increase? If you allow this to happen, my insurance premium will have gone up 20+% each of the last three (3) years! How does UnitedHealthcare Oxford justify asking for these amounts? I find it hard to believe that their costs have gone up 20% in 2009, 20% in 2010, and 20% in 2011.

Please approve a zero percent increase to allow consumers to get their fair amount of insurance. Any increase is pure profit that goes directly into UnitedHealthcare's executive's pockets.

Thank you.

Regards,



07/01/2011 03:45 PM

To

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

I am deeply concerned about the recent letter from Oxford/United Health Care dated June 15, 2011.

The letter stated 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 especially since the rates were recently increased.

I ask ask that the NYSID disapprove Oxford/United Health Care's proposed renewal rate of 24.5%.



07/14/2011 03:58 PM

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

Dear Superintendent Wrynn:

s. Law Â§ 3231 (e)(1) (A) (2010), the [REDACTED] submits the following comments regarding the proposed premium rate increase for Oxford New York Small Group Point of Service plans. On June 15, 2011, [REDACTED] received notification from Oxford of a 16.8% proposed increase in premium rates that would be potentially added to the current 2011 premium rate. We request the you to reject the proposed premium rate increase for the following reasons:

1. The proposed rate increase is excessive and unfairly burdens employees of the New York Lawyers for the Public Interest. It severely restricts employee choice by limiting options for health insurance. Currently, [REDACTED] offers its employees the Oxford Metro EPO plan and the Oxford Health POS plan. As a result of the increases in the POS plan, [REDACTED] was unable to provide 100% full coverage for the plan and instead could only offer subsidies. Starting in January 2010, employee subscribers were required to pay between 50% and 62% of the premiums out of their pockets. This amounts to between \$98 and \$307 per month depending on their status (single, family, 1 child, etc). As a result, all but one employee elected to switch over to the Oxford Metro EPO plan, a plan which is fully covered by [REDACTED], because they could not afford to subsidize their healthcare premiums. This EPO plan however is much more limited than the POS plan and only covers in-network services. We were also notified on June 22, 2011 of a proposed rate increase for the EPO plan, which we will address in separate comments specific to that plan. Those who choose not to switch to the EPO plan will now have to pay between \$110 and \$346 per month for Oxford's POS plan. These rate increases significantly impair employee's choice of health plans and their access to a wider range of services from both in and out of network providers.

2. The proposed rate increase will impose an unreasonable, excessive, and heavy financial burden upon [REDACTED] currently, for the POS plan, [REDACTED] pays over \$20,000 per employee and [REDACTED] health insurance costs overall amount to over \$400,000 per year. From 2010 to 2011 [REDACTED] overall health insurance costs went up by almost \$48,000, with an average increase of \$1,500 per employee. As a result of this new proposed rate increase of 16.8%, [REDACTED] will now have to pay on average over \$3,000 more per employee for the POS plan.

With both of the proposed premium increases for Oxford Health's EPO plan (submitted to your office on June 22, 2011) and its POS plan, [REDACTED] overall costs for health insurance will increase by about \$60,000, bringing the annual total to almost \$500,000 per year. Health insurance benefits will now comprise nearly 10% of [REDACTED] operating expenditures. Like many non-profit organizations, NYLPI suffered a significant decrease in revenue in 2009-2010 as a result of the economic downturn and is still trying to recover from this setback. These increased premium rates will make it even more

difficult for NYLPI to return to its pre 2009 financial situation. [REDACTED] primary source of revenue is donations from foundations, the private bar, and government contracts. Fundraising in this economic climate has proven difficult and these premium increases could force [REDACTED] to reallocate valuable resources that could be used towards programming in order to offset the insurance costs.

Also, Oxford has been consistently increasing premiums at an average rate of 15% per year over the past five years for both its EPO and POS plans. In 2010, it raised the premium for the Small Group POS plan by 19.44%, the highest rate increase during the 2007-2012 time period. As a result of these successive increases, each year [REDACTED] has had to elect lesser Oxford insurance plans that provide fewer benefits to its employees. Nevertheless, premiums for these cheaper plans have consistently increased by about 12% per year from 2007 onwards. If this trend continues, NYLPI will be unable to provide comprehensive quality health insurance to its employees.

These proposed rate increases will also ultimately affect [REDACTED] ability to recruit and retain employees, as it will force [REDACTED] to continue cutting benefits by switching to cheaper, less attractive insurance plans that provide less comprehensive coverage. Non profit organizations are unable to compete with corporate salaries. To offset this, non-profit organizations typically attract employees by offering higher quality benefits packages, which consist of comprehensive health insurance. Lower quality health insurance coverage may deter potential candidates from applying to and accepting career opportunities [REDACTED]. Additionally, the increased health insurance costs may limit [REDACTED]'s ability to provide raises to employees in the future. Failure to provide raises will hurt [REDACTED] ability to retain employees.

3. This proposed rate increase is unfairly discriminatory in that it adversely impacts small businesses and non-profit organizations as well as the broader communities they serve. [REDACTED] currently assists underserved and underprivileged communities in obtaining legal services. It also partners with communities across New York City to increase access to quality health care, reduce environmental harms in low-income communities of color and advance the civil rights of people with disabilities through litigation, policy and advocacy initiatives. We are one of many non-profits in New York City working hard to advance social justice and provide essential services to communities that have often been neglected. Groups such as [REDACTED] are a critical source of assistance available to low-income communities and communities of color. Unreasonable premium increases in the health insurance hinder the ability of non-profits such as ours to serve the communities we have long served in New York, as we are forced to allocate precious financial resources toward healthcare premiums and away from programs. The ultimate impact is felt by our clients, who are already struggling in the economic downturn and will experience a further reduction in services from the non-profit sector.

In sum, these proposed increases in premium rates will essentially take away precious financial resources for underprivileged communities in New York and place them directly in the coffers of insurance companies. Non-profit organizations and underprivileged New Yorkers should not have to bear the burden of increased healthcare costs while insurance companies such as Oxford Health enjoy record profits. We urge you on behalf of other non-profit organizations and the communities they serve to reject the proposed premium rate increase from Oxford Health. Thank you.





07/21/2011 01:16 PM

To



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

My comment is that this proposed 17.7 percent increase is  
outrageous.

u can to prevent this disgraceful increase.

