

Superintendent of Insurance  
Health Bureau-Premium Rate Adjustments  
The New York State Insurance Department  
25 Beaver Street  
New York, NY 10004

RECEIVED  
JUL 01 2011  
HEALTH BUREAU  
N.Y.C. OFFICE

To whom it may concern:

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 practicing physicians have been hit by cuts in reimbursement in the 20% range The cuts to physicians 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.

Sincerely,

AA

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 [REDACTED] 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 [REDACTED] 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.

Very truly yours,

**Dear Superintendent:**

**Our small company, Unimax Supply Co., on Canal St. contributes 50% of health insurance premiums for [REDACTED]**

**Total \$ 3097.20.00 per month current cost that is not easy for us. Small companies cannot just pass-along increased costs.**

**The 24% rate will increase our cost to \$ 3840.53 per month**

**Some employees, especially single women, say that if the premiums go up 24% + Plus, their share being 12%+Plus, it will be too much with all the other high costs of living and working in New York.**

**A few will drop their coverage, even if we continue a 50% share.**

**For some of our employees, especially women, it was a worry they thought they put behind them but now it returns.**

**Please reduce the increase to no more than the inflation rate and I promise that we will do what it takes to make up the difference so our employees don't become part of a permanent underclass, unable to have the benefits that others have. Thank you.**

Superintendent of Insurance  
Health Bureau-Premium Rate Adjustments  
New York State Insurance Department  
25 Beaver Street  
New York, NY 10004

RECEIVED  
JUN 29 2011  
HEALTH BUREAU  
NYC OFFICE

June 27, 2011

Re: Opposition to Rate Increases for  
UnitedHealthcare Oxford New York Small Group POS Freedom Plan

Dear Superintendent:

Reason No. 1

After choosing a lower benefits plan to limit cost increases for 2011, a 24.5% increase is more than twice the amount of increase that caused me to take a cut in benefits in the first place.

Reason No. 2

If I stuck with my old plan at an annual increase of about 10% I would be paying less today and have more benefits. A 24.5% increase seems crazy.

Reason No. 3

To prevent increases I raised my Pharmacy deductible to \$50. I have one blood pressure medication that costs less if I buy it on the on line over the Internet. The increase of 24.5% should be reduced not increased.

Reason No. 4

We elected the President based on his promise to reduce our medical costs while increasing the quality. Please ask the President to intervene.

