

To whom it may concern ;

I am the sponsor of my small group for Health Insurance. I am writing to you about this Rate filing letter for Oxford / United HealthCare for the New York Small Group POS plans. My group received a large increase this year in April 2011 which was about 16% already, I am totally against any increase at all this year. This increase that NYS insurance will review should realize that the benefits are going down and the premium is going up. This will be a very large cost to me and any small Group in NYS. I am asking you to not increase or approve any increase for POS and any other type of insurance,

I would also like any information forwarded to me ASAP

Thank you for your promptness and consideration about not raising or approving any rate increase since they already received in the past years on an average of 18% every year and now they want another 16.8 increase with less benefits as part of the POS .

We have received the following Notice, dated June 15, 2011, from United Healthcare/Oxford, proposing an outrageous increase in our premium for the coverage provided for our employees under [REDACTED]

If any increase in premium is permitted by your considerations, it will only serve to escalate our costs to the point where we must leave New York State, or stop providing Medical Insurance to our employees. The cost of this benefit has risen far beyond the cost of living by any measure, over the last few years. To us, it represents a voracious appetite for profits in anticipation of more regulation by the Federal Government.

If the intent of their request is to provide a bargaining point where a middle ground settlement is really what they are looking for, I hope you will recognize this gambit for what it is. Under these circumstances, we ask you deny Unitedhealthcare/Oxford any increase in premium and tell them to cut their expenses/administrative overhead as appropriate to maintain a reasonable return to their stockholders, without "expensing" the cost of high salaries, benefits, etc.

A copy of this communication is being sent to the Governor of New York State in the hope that perhaps he will recognize this problem for what it is, a determined effort to drive business out of the State of New York and punish the rank and file employees who have been able to find jobs in the Small Business Manufacturing sector still remaining alive and well.

I await your earliest possible attention and response.

Dear Sir,

I received a letter from United Healthcare/Oxford informing me that United healthcare/Oxford requested a rate increase in premiums of 24.5%. This is huge. In this economic climate, I have not received a pay hike in years. I feel that this is pushing people to discontinue health insurance for employees. Please decline the increase in premiums. Thank you for your attention to this letter.

Dear Sir,

Our office recently received a letter from United Healthcare/Oxford saying that Oxford has requested a rate increase of 24.5% for our health insurance. Enclosed is a copy of the letter.

Our premiums have been very high for a small business like ours. We currently pay \$1,135.43 per month for each single individual. That is roughly \$13,625 per year for each single covered employee. It is a lot of money for us. With an increase of 24.5% our premiums would jump to over \$17,000 per year for each single individual employee. Our options are to discontinue health insurance for our employees, change the policy features such as the amount of the deductible, or request that the employees pay for part or all of their premiums. None of these options are popular among our employees.

We respectfully request that the rate increase be denied. Small businesses, although wanting to provide coverage for their employees, cannot afford to pay these huge amounts. It has reached the point where our firm has to decide between upgrading computers or paying insurance premiums, buying scanners or paying insurance premiums, giving bonuses or paying insurance premiums, etc. Once again, we request that you deny the rate increase.

Thank you for your attention to this letter.