

RECEIVED

JUL 25 2011
HEALTH BUREAU
N.Y.C. OFFICE



7/22/11

Allen NYS Insurance Dept,

Please don't let the insurance companies raise our rates! They already! Like you, we are all struggling to keep up! I pay thru myself and it's very, very difficult as it is! I'm trying to save my home ... I cannot afford a rate increase!!

Thank you for your time and understanding.
Sincerely,



RECEIVED

JUL 25 2011

HEALTH BUREAU
N.Y.C. OFFICE

7-2011

Whom it may concern,
I got ~~at~~ this (a copy) in the
mail. I am a little confused
I signed up Aug 2010 for \$399!
Then before I could blink
now it went to \$469. Now
I'm reading this new paper
& what again a raise I
can hardly afford this &
now it's going up again.
Maybe I'm reading this wrong.
And I don't have people to ask
they are confused in their own
worlds. If this is a increase it
is a shame because I am
already paying more for only
me & 1 person & other couples
pay less. I'm getting penalized
for being a widow. what a shame



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

July 18, 2011

Re: Oxford/United Healthcare's Rate Filing for Oxford New York Small Group Direct Plans

To Whom It May Concern,

I am the plan administrator plus the [REDACTED] I am a small business owner struggling to keep my business going and earn a living.

Indeed because of economic realities, [REDACTED] As a result I, as so many others, fall into what is euphemistically called the 'small group plan'. Indeed this plan is created specifically for 1 person companies such as mine.

Simultaneous to the struggles of small businesses to be profitable, to make a living, insurance companies have been raking in the profit while claiming that they are suffering and need higher rates. Just today, it was announced that United Healthcare's **profits increased by over 13%**.

Last year the CEO for United Healthcare was paid \$102,000,000!

Historically, companies and the people who work in a 1 person company have to pay far higher insurance rates than a company with 2 or more people. That, on its face, is unfair and penalizes the greater majority of truly small companies which are 1 person companies.

Insurance Rates: [REDACTED]

Since June 2008, if the current rate request of 26.3% is approved, and though I have been extremely healthy, **my rates will have more than doubled**. The United Healthcare/Oxford requested rate also raises the cost of the 'pharmacy premium' by 26.3%, too.

Note the following:

- June 2008, Monthly Insurance Rate: \$275.64 Annual Cost: \$3,307.68
- June 2011, Monthly Insurance Rate: \$475.35 Annual Cost: \$5,704.20
- **New Proposed Monthly Ins. Rate: \$599.85 Annual Cost: \$7,198.20**

Increase since 2008: 217%

It is not that I have a low deductible. Quite the opposite. I have a high deductible program, which because of all the other incredible rate hikes, is the only program I can afford to pay for.

My out of pocket deductible is over \$2850 per year before my insurance pays anything!

My baseline healthcare cost per year would be \$10,048.00 before my coverage kicks in.

At the time as these increases take place, insurance companies look for more and more ways to limit coverage while making the insurance more and more expensive. So many of us in these programs hold off on medical care when money is tight because our deductible is so incredibly high. While, at the same time, paying unreasonably high monthly premiums with reduced benefits!

The fact is that insurance companies such as United Healthcare/Oxford are attempting to drive up their rates as quickly as they can before the new Health Care Act, prohibiting usurious increases, goes into affect.

Personally, it is getting to the point where I will not be able to afford health insurance!

There is something very wrong when the insurance company demands a 26% rate increase, a company that has received approval from your department to increase rates for 1 person companies over 200% in 4 years which it rewards its CEO with a \$102 Million dollar payday.

The proposed increase is both unneeded, wrong and draconian.

It is time to put a stop to these egregious rate increases. It is time to take care of the small business person who is doing their best just to survive.

Thank you for the opportunity to present my position and that of the many thousands of small business owners.

Do not approve Healthcare United/Oxford rate hikes. The money goes straight to their profit and the CEO's income.

Hold the line...PLEASE!

[REDACTED]

Thank you,

[REDACTED]

July 11, 2011

Mr. Charles Lovejoy
Health Bureau
New York State Insurance Department
25 Beaver Street
New York, NY 10004

RECEIVED
JUL 21 2011
HEALTH BUREAU
N.Y.C. OFFICE

Re: Rate Filing for Oxford New York Small Group EPO plans

Dear Mr. Lovejoy:

I have a sole proprietorship and purchase insurance from the above mentioned group. Recently, I was notified by United Healthcare Oxford that a 24.1% is expected upon my renewal October 2012 since an application was filed by them to allow this increase. I strongly recommend against granting this enormous increase. This is totally unacceptable - it is a disgrace and injustice to small business owners who struggle to make ends meet. My monthly premiums have been increased effective October 2011. Unfortunately, the amount of reimbursement is next to nothing a few pennies on a dollar provided to my physicians. Oxford is only taking into account my co-payment of \$50 to the physicians I visit and in some cases no other reimbursement is made. My deductibles for a diagnostic testing are over the top preventing me to seek the necessary medical care that I need for these procedures.

What are the basis for this increase? I think this is totally unjust, unfair and illegal. Is Oxford experiencing financial hardship at this time? Does the small proprietor have any rights to protect themselves against this injustice and disgrace.

I am opposed to any increase. Hope that my request will be fulfilled. What are the basis for this increase? Is it documented clearly in their request?

Thank you for your cooperation.

Very truly yours,



July 18, 2011

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

RECEIVED
JUL 21 2011
HEALTH BUREAU
N.Y.C. OFFICE

To Whom It May Concern

I am writing in response to a letter I received from United Healthcare – Oxford regarding their proposed rate increase.

I am both a member of Oxford and a medical provider. [REDACTED]
This proposed increase is outrageous and offensive, and will force providers such as myself out of business. The insurance providers keep raising premiums, yet they do not increase reimbursement to providers, at least not to [REDACTED]. I have been a provider for nine years and have NEVER RECEIVED AN INCREASE IN REIMBURSEMENT RATES OVER THE LAST NINE YEARS.

Two years ago, I had to pay approximately a 14% increase for my own Oxford Health Insurance; last year the increase was about 11% and now it is proposed to increase another 14% in premiums. Where are these profits going? To line the pockets of the shareholders - Certainly not to pay providers! All of my costs increase yearly (this being the largest) yet I cannot get a raise in reimbursement!!!!!! I can only see this continued practice forcing me to close my business eventually if nothing is done. I speak to other providers, in various disciplines suffering the same problems.

These increased premiums hurt larger businesses as well, forcing a bigger chunk of everyone's earnings to go toward these despicable rate hikes. This is a completely unjust increase and MUST NOT GO THROUGH!! Please examine this situation more closely and disallow this proposed increase.

Sincerely,

[REDACTED]

[REDACTED]

July 11, 2011



RECEIVED
JUL 21 2011
HEALTH BUREAU
N.Y.C OFFICE

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

Re: United Healthcare

To whom it may concern:

I am distressed by the information contained in the attached photocopy of a notice received from my business' health insurance provider. I cannot conceive of how United Healthcare could need to raise their insurance premium by 24.5% to my company.

My in-network providers often get precious little payment; I find from the statements I receive that my co-pay is often more than what Oxford pays. It has taken me months of my company's policy each year to use the deductible for out-of-network providers under my plan, and afterwards, I have been denied reimbursement and had to submit additional paperwork for consideration. The plan pays less and less, and I am charged more and more for it. Only last year, my company had to revise and reduce coverage, leaving me paying more, just to keep the premium from rising as much as it would have if my company had renewed the plan as it was.

Last year, when Oxford was absorbed into United Healthcare, my insurance agent advised me that this would be useful to us because it would reduce United Healthcare's and Oxford's operating costs because they could share the same back office staff. I cannot comprehend how these premiums get higher and higher and I get less and less, and I am not a stupid person. I don't understand who is getting the money that my company pays. How much goes to Care Core? How much goes to United Healthcare's shareholders? How much goes to Digital Insurance? How much is expected to be kept by Oxford when they figure our premium?

Please don't tell me about rising costs. I know about them. I already pay them for everything in my life. Isn't the insurance coverage supposed to help me meet costs? I find no justification for Oxford to raise my premium or to reduce payments to my providers, in-network or out-of-network in the coming year. This is not just an angry letter. I would like a genuine explanation of how there could be any reasonable connection between the coverage I receive and the premiums paid, plus the out-of-pocket costs, for my coverage.

Sincerely,



Encl.



RECEIVED

JUL 21 2011
HEALTH BUREAU
N.Y.C. OFFICE

Jul 19, 2011

Health Bureau-Premium Rate Adjustments
NY State Insurance Dept
25 Beaver St
NY, NY 10004

RE: Oxford Health Plans/United Health Care
Freedom Plan

To Whom It May Concern:

[REDACTED] We are currently paying \$1,593.48 to cover two people. This is out of pocket, after taxes.

This is an enormous amount of money: \$19,121.76 per year.

I am writing to prevail upon you NOT TO ALLOW A RATE INCREASE for this insurer. They do not need the money; it is just a request for increased profits.

Please do not increase the burden of health costs to the individuals of our state. We really cannot afford it; this will hurt the future welfare and success and profitability of the people of the State of New York.

Thank you,

[REDACTED]

A 20.6% increase = \$3,939.08
more per year!! That's \$23,060.84/yr!!
in health premiums.

Jul 19, 2011

Health Bureau-Premium Rate Adjustments
NY State Insurance Dept
25 Beaver St
NY, NY 10004

RECEIVED
JUL 21 2011
HEALTH BUREAU
N.Y.C OFFICE

RE: Oxford Health Plans/United Health Care
Freedom Plan

To Whom It May Concern:

I am an employee in a small business health insurance plan. I am currently paying \$976.74 per month for my coverage. This is out of pocket, after taxes.

This is an enormous amount of money: \$9,560.88 per year ... after taxes!!!

I am writing to prevail upon you NOT TO ALLOW A RATE INCREASE for this insurer. They do not need the money; it is just a request for increased profits.

Please do not increase the burden of health costs to the individuals of our state. We really cannot afford it; this will hurt the future welfare and success and profitability of the people of the State of New York.

Thank you,

\$ a 20.6% increase = \$1,969.54 more
per year! That's ~~an~~ premium of
\$ 11,530.42 per year out of pocket.

RECEIVED

JUL 11 2011
HEALTH BUREAU
N.Y.C. OFFICE



Mr. Charles Lovejoy
Health Bureau
New York State Insurance Bureau
25 Beaver Street
New York, NY 10004

Dear Mr. Lovejoy,

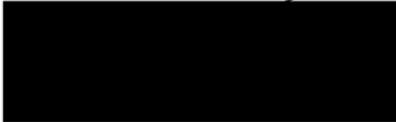
I am writing to urge you to deny the rate increase requests of United Healthcare/Oxford.

I have a Small Group Direct Plan and understand that they are seeking rate increases of over 25% for each of the next two years. The increases for the last 2 years have also been in the range of 25%. It is impossible to believe that health care costs have increased to this extent.

In addition, United Healthcare/Oxford has reduced its coverage. For a recent annual checkup neither an electrocardiogram nor basic blood tests were covered, although they were last year. When I called to ask why, I was told that the coverage was reduced "because of the health care reform."

Incredible rate hikes and less coverage. I just don't understand how this can happen. Please protect the consumers and small businesses of New York from these unwarranted and unaffordable increases in health insurance.

Sincerely,



00000029205*01010012005*

Health Bureau-Premium Rate Adjustments
New York State Insurance Department
25 Beaver Street
New York, NY 10004
<http://www.ins.state.ny.us>

By E-mail: PremiumRateIncreases@ins.state.ny.us

We have prepared a summary that provides more information about our rate application. This summary will be available on our website, www.oxfordhealth.com, within the Member Messages section and by means of written request for 30 days after the date of our filing. Written requests may be sent to: Oxford, P.O. Box 862, Monroe, CT 06468.

Thank you for your business.

Sincerely,
Oxford

July 8, 11

Gentle men:

- > THE UNDERSIGNED CORP. OPPOSES THE RATE INCREASE FOR THE YR. 2012 AS UNJUST AND WITHOUT FINANCIAL BASIS
- > THIS APPLICATION REMINDS ME OF THE OLD BITCH GAME YOU SEE IN LOCAL N.Y. STREETS
- > THIS COMPANY AND EXISTING PREMIUMS ARE SUBSIDIZED BY CO-PAYMENTS FEATURES OF \$50.00 OR MORE. THIS POLICY IS MUCH MORE.

Thank you

OBJ. INCL IS NOT ONLY ONE YR SUBSIDIZED BY CO-PAY CLAUSE ECONOMIC CONDITION

July 07, 2011

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

RECEIVED
JUL 11 2011
HEALTH BUREAU
N.Y.C. OFFICE

Re: Opposition to Proposed Rate Increases
Oxford Healthcare Medical Insurance
Insurer: JR Andorin, Inc.
Products Name: Oxford Metro EPO 25/50

To Whom It May Concern:

We have received notice from Oxford Healthcare regarding a rate application they are filing to increase rates for calendar year 2012. It was also stated that the increase, if approved, would be added to our current 2011 premium rate. I would like to say that this proposed increase has a negative impact on both small business and their employees.

I am employed by a small business with 20 or fewer employees. This rate increase would have a negative impact on growth and create an added burden to the already high costs in New York State. This increase would result in lower profits, therefore limiting the ability for small businesses to reinvest, create new jobs, start new ventures or update infrastructure due to reduced profits brought by the higher medical costs. This will limit the growth of the company.

Our Company signed a contract agreeing to the 2011 increase and now **Oxford is asking for yet another increase** even though we are in contract for the current rate. In addition, our EPO Plan's 2011 renewal increased 20% and now there is a proposal for a similar increase again midway through the contract term. It is an unfair practice to approve such an increase.

Something else to consider is this could be an additional medical expense to me, the employee, if my employer does not pick up the whole increase, thus decreasing the money that can be spent in other ways to spur the current economy. The chain reaction effect can be crippling.

Please do not approve this proposed increase if you want small businesses and their employees to be successful in New York.

Sincerely,

RECEIVED
JUL 11 2011
HEALTH BUREAU
N.Y.C. OFFICE

[REDACTED]
July 7, 2011

Mr. Charles Lovejoy
Health Bureau-Premium Rate Adjustment
New York State Insurance Department
25 Beaver Street
New York, New York 10004

Dear Mr. Lovejoy,

I am writing to object to the rate application filed by UnitedHealthcare Oxford with the New York State Insurance Department on June 22, 2011, seeking to increase its EPO rates for groups renewing in calendar year 2012.

I am only left to wonder why UnitedHealthcare Oxford needs an estimated total 12.5 percent increase in its premium rates for 2012 over its 2011 premiums. Already my plan is a barely affordable policy that provides a minimum of coverage, with excessively high co-payments. For 2011, the cost of my plan rose by about \$100 a month, which adds up considerably over the course of a year, particularly considering that I still have a \$50 co-pay to make each time I see a health-care provider when I am ill or injured.

If this rate increase is approved, I will have no choice but to seek cheaper, lower coverage insurance or forgo having any health insurance coverage at all. That second option should be unthinkable for a person like myself who is employed full time and whose employer does provide insurance benefits.

To that end I would like to know how UnitedHealthcare Oxford justifies this rate increase application, what it has been spending its increasingly higher premiums on, and what the company has been doing to rein in costs. The explanation the company provided to me in its notification letter and Web site was lacking in content and details, and has only prompted me to urge you to deny this rate increase application.

Yours most sincerely,

[REDACTED]



RECEIVED
JUL 19 2011
HEALTH BUREAU
N.Y.C. OFFICE

7/18/11

James J. Wrynn
Superintendent
Insurance Dept
State of New York
25 Beaver Street
New York, NY 10004

OK

RE: Commercial Insurance Carriers using Government Mandate to Increase the Cost of Healthcare

Dear Mr. Wrynn,

After reading a form response letter to my inquiry on Oxford's request to increase premiums by 21%, I am concerned with the increase in healthcare costs in New York. I am the co-founder of a specialized  in Manhattan with over 24 years experience.

I believe the commercial insurance industry is using the recent "80-85 cents on the dollar" mandate to increase healthcare costs. In response to the mandate, benefits have been cut and premiums have increased, while physicians are not getting any increase in reimbursement. According to an article from Reuters entitled:

- *Some Health Insurers Shifting Costs Ahead of New Loss Ratio Mandate,* "The insurance industry is beginning to consider the financial impact of the new federally required (medical) loss ratio requirements, including questionable changes in their accounting practices," the Democratic-led Senate Committee on Commerce, Science and Transportation said in a statement. For example, WellPoint Inc "has already 'reclassified' more than half a billion dollars of administrative expenses as medical expenses," it said."

In the last 10 years, contracted rates with commercial carriers haven't gone up at all. Patients are paying higher premiums for fewer benefits, and leaving medical providers in the lurch without paying their out-of-pocket responsibility. Meanwhile, commercial carriers are still enjoying billion dollar profits. If healthcare costs are going up, it is only because commercial carriers want more profits. No one else is seeing any of this money. Doctors aren't getting it, and patients are spending more of it.

While the NY government has spent millions of dollars to stop the pricing scandal of Ingenix and UHC to develop a fair "usual and customary" price for non-par providers, commercial carriers have circumvented the entire issue by developing products that pay out non-par claims at a percentage of Medicare. Again, this is under the guise that they are "reining in" the cost of healthcare, but premiums are still going up. How is this reining in the cost of healthcare if insurance premiums are more expensive and patients are paying more out-of-pocket? Shouldn't these types of products have a lower premium?



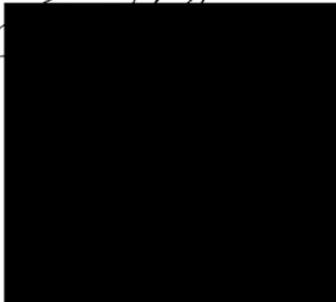
It states on the form letter from your office that, "Medical costs are driven by everything from increases in hospital charges and doctor salaries to greater use of medical care to new technologies and prescription drugs." According to an October 2010 article in New York Magazine entitled:

- *St. Vincent's Is the Lehman Brothers of Hospitals*, "Even the largest and most prestigious institutions—New York–Presbyterian, Mount Sinai, and the like—get by with thin margins and significant piles of debt. Some presumed high-quality hospitals, like Beth Israel and Roosevelt, operated by the Continuum Health Partners consortium, have a legacy of steep losses and indebtedness, and are considered precarious."

With this information, I do not believe premium rate increases are justified. I would also like to know why out-of-network reimbursement is being drastically cut to a percentage of Medicare with no seeming oversight by the government. Is there specific legislation pending regarding this issue?

I would be happy to meet with you or any of your representatives at any time to discuss.

Regards,



CC.

The Honorable Andrew M. Cuomo
Governor of New York State
NYS State Capitol Building
Albany, NY 12224

Senator Charles E. Schumer
757 Third Avenue
Suite 17-02
New York, NY 10017

Senator Kirsten Gillibrand
780 Third Avenue
Suite 2601
New York, New York 10017



Health Bureau-Premium Rate Adjustments
New York State Insurance Dept
25 Beaver St
NY NY 10004

Re: UnitedHealthcare – Oxford's premium Increase over 2011 **+32.6%**
Your notice letter July 19 2011

UnitedHealthcare – Oxford's proposed rate increase is ridiculous and not at the right time while everybody is suffering from the bad economy situation.

I strongly oppose to it.

Truly yours,



cc – UnitedHealthcare – Oxford's headquarter
NJ senators, congressmen
Consumers' protection agencies
AARP
New York Time
President Obama



RECEIVED
JUL 25 2011
HEALTH BUREAU
N.Y.C. OFFICE

July 19th 2011

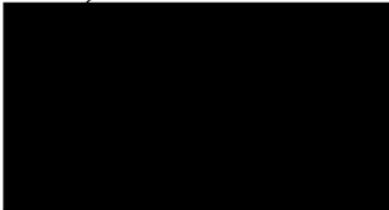
Insurer: Oxford

To whom it may concern,

Upon receiving the letter on June 22nd 2011, I was unhappy to see that our health care rates will increase by 11.5%. I sincerely request that our rates remain the same or at the very least increase in a smaller amount in the coming year.

I am satisfied, as are others within our company with the care I receive from UnitdHealthcare and would be unhappy to switch to another provider solely due to their offer of more competitive rates.

Thank you for taking the time to consider my request.



[REDACTED]

Charles Lovejoy
Health Bureau-Premium Rate Adjustments
New York State Insurance Department
25 Beaver Street
New York, NY. 10004

July 22, 2011

RECEIVED
JUL 25 2011
HEALTH BUREAU
N.Y.C. OFFICE

Dear Mr. Lovejoy,

Re: Rate Filing for Oxford New York Individual Grandfathered POS plans.

I received United Health Care's required letter in the mail and wanted to register a few comments on the proposed increases to health insurance premiums. First, these letters always seem like notifications on premium increases not like terms to be negotiated.

Rates have been going steadily up and up with no caps on premiums; every six months a major rate hike and for what? There are no additional services or benefits. They haven't suddenly decided to include a prescription drug program along with their rate increases; there are no rebates or discounts for "healthy" living. Even auto insurance companies have incentives and give backs for safe driving records. Where is the give back or additional incentives, or more generous services for United Health Care's money grabbing rate hikes?

What other business has this sort of discretionary power? Even to-big-to-fail banks couldn't do this with credit card interest rates or mortgages. Apartments couldn't just jack up rents twice a year just because they feel like it and expect tenants to pay up or move out.

In short, I have put up with these increases because I didn't see any options except not to have health insurance. I am not a senior getting a break with Medicare, which has its own expenses but is still affordable. [REDACTED] (NYSID) with whom I spoke yesterday, and who apparently has been getting an earful from other upset Oxford grandfathered in clients, and who kindly and patiently listened to me as well, suggested I send on my thoughts to you, [REDACTED] and so I am writing this letter hoping the NYSID will help other New Yorkers in my position during these difficult economic times.

I had hoped that with the new health care policies there would be some relief. I thought there would be caps on premiums I thought there would be lower cost public options. I guess I am sorely mistaken. Where is the relief?

How about this? Tell United Health Care: NO raises on grandfathered in plans. How about that? Just say NO. An individual plan in NYC, without any prescription coverage, is already too expensive. Cut us a break.

Mr. James J. Wrynn, Superintendent
New York State Insurance Department
One Commerce Plaza
Albany, New York 12257

5 2011
HEALTH BUREAU
N.Y.C. OFFICE

Dear Superintendent Wrynn:

Oxford Health Insurance has proposed obscene and unaffordable rate increases for my 2012 health insurance plan and I urge you to reject any and all of these increases! Increases cannot, year after year, simply be passed on to the consumer; increases that far exceed cost of living indexes! Instead, insurance carriers, along with the New York State Insurance Department, should be working day and night on how to *contain and control* these costs. Frankly, Mr. Wrynn, I perceive you and the NYSID as having been part of the problem because I have seen no evidence whatsoever that you have accomplished anything to rein in health insurance costs.

According to the The Wall Street Journal (June 8, 2011) Blue Shield of California "amid public pressure to control health costs" said it would cap its annual net income at 2% of revenue and this would be a good start for all carriers operating in New York State. Then, I urge you to get busy and bring an end to these disgusting, unmanageable out-of-control health care cost increases!

Please give this matter your most urgent attention and take meaningful action!

Very truly yours,

E-MAIL SENT 7/21/11

RECEIVED
JUL 25 2011
HEALTH BUREAU
N.Y.C. OFFICE

Health Bureau-Premium Rate adjustments

New York State Insurance Department

25 Beaver Street

New York, NY 10004

PremiumRatein: rates@ins.state.ny.us <http://us.mc306.mail.yahoo.com/mc/compose?to=PremiumRate_increases@ins.state.ny.us>

7/19/2011

RE: Rate Filing for Oxford N.Y. Small Group EPO Plan

We have received letters from you informing us of increases in our medical insurance for the year 2012. We are disputing these increases of 14% for medical premium, 11.6% for pharmacy, and 13.5% for medical and pharmacy, as stated in the letter.

We have only transferred to this plan in 2011 and it is outrageous and unfair to make these exorbitant increases in such a short time. We have not had any pay raises in recent years and we have had to work a full day for half a day pay per week or only work four days per week for over a year.

United Health Care is a large profitable corporation and should not allow their subsidiary such as Oxford to take advantage of medically insured members. We the undersigned are asking that United Health Care/Oxford Small Group EPO not be allowed to make these unjust increases.