



06/28/2011 01:21 PM

To premiumrateincreases@ins.state.ny.us  
cc  
Subject Oxford/United Healthcare rate increases

I am writing to object to the excessive 24.1% rate increase in Oxford rates. I urge you to deny Oxford and United Healthcare's rate application with the NYSID seeking an increase to their EPO rates for groups renewing in 2012. I own a small business, and these proposed dramatic increases would have a negative impact on my business operation.



06/28/2011 02:39 PM

To PremiumRateIncreases@ins.state.ny.us  
cc  
Subject Proposed Rate Increases for Oxford

RE: Proposed Rate Increases for the United Healthcare/Oxford New York Small Group Direct Plans (specifically the Oxford Exclusive Metro/Freedom Network Plan)

Dear Sirs/Madame,

I am writing to protest the rate application that Oxford filed with the NYS Insurance Department on June 22, 2011. In this application Oxford proposes raising the rate of our current plan by a total of 20.80% at our renewal in 2012.

Every year for as long as I can remember Oxford has increased our premiums by double digits. For the past 4 years in particular, our premiums have increased as follows:

In June 2008 - 17.50%

In June 2009 - 18.00%

In June 2010 - 18.00%

In June 2011 - 17.72%

As a small company, and as individual single employees who have to pay 30% of their premiums (and personally as someone who has to pay 100% of the family portion of my premium in addition to the 30% of the single premium), we find these constant double digit increases to be a hardship as well as just plain unconscionable. We cannot understand how, in this economy when people are struggling, have had their hours cut or their salaries cut, an organization can continue

to increase their rates in this manner. What employees are getting 18% increases in their salaries? Certainly no one at this firm!

Raising premium rates like this, when cost of living raises are barely at 2%, is not going to fix the health insurance problem in this country - it's throwing more money at a problem hoping to fix it when all it does is make it harder and harder for people to afford insurance.

I respectfully ask that you do not allow Oxford to increase their premiums by this much and ask them to instead hold their increases to single digits, if anything at all. For once I would love to open up that renewal letter in May and be able to say to myself "Oh wow! No increase AND we get to keep the same plan with the same benefits'.

Thank you for your time.



06/28/2011 04:06 PM

To PremiumRateIncreases@ins.state.ny.us

cc

Subject re:rate increase filing by United Health Care for Oxford New York Small Group Metro plans

I am writing to protest the rate increase filing by United Health Care for the Oxford New York Small Group Metro plans.

In a letter dated June 22, 2011 UnitedHealthcare informed me that the estimated medical increase over the 2011 medical premium is 14.6% and the estimated pharmacy increase over the 2011 pharmacy premium is 12.3%.

I consider this rate increase to be exorbitant. Over the last three years my insurance premium for my Oxford Metro plan has increased over 35%. Despite this rate increase, my insurance coverage has actually decreased during the same period. I now must pay a much higher rate to see an in-network specialist: \$75.00 per visit. In 2009 the fee was \$40.00 per visit. I also must pay more for emergency room care and hospital stays.

I'm a freelance writer struggling to find work. This plan, which does not even include perscription drug coverage, already stretches my monthly budget to the limit. If the premium increases in 2012 I will not be able to afford health insurance at all.

Please do not approve this rate increase.



06/29/2011 10:29 AM

To premiumrateincreases@ins.state.ny.us

cc

Subject Oxford requested premium increase

NYSID

Dear Sir or Madam:

I received a letter from my medical insurance, Oxford, that they have submitted for your approval an application to permit them to raise their customers' premium by an estimated total of 13.5%.

I am writing as a consumer of insurance with [REDACTED] As it is, our copays for doctors' visits and medications have gone up by hundreds of percent the past couple of years. There are some weeks where I must pay over \$100 dollars (in addition to the hundreds of dollars taken out monthly from my paycheck for the premium) just for current medical expenses. I often think twice about going to a doctor and, on several occasions, I have had to ask the pharmacy to send back a prescribed medication when I learned the amount of the copay. Basic healthcare is becoming unaffordable.

I am sure you have heard many more compelling tales of people who need surgery, hospital stays and expensive drugs. These are people who nominally have medical insurance, yet are bankrupted by the enormous premiums, co-pays, deductibles, and non-covered services. I shudder to think what would happen if one of my children or myself require hospitalization or any kind of surgical procedure.

Allowing the insurance companies to keep increasing their premium at many times the rate of inflation is not the answer. With the recent healthcare reform they will have many more customers and, therefore, a broader base for spreading out their expenses. If that's not enough and they don't want to cut into the salaries of their CEO's, then they consider more efficiencies in combatting fraud and purchasing drugs.

In closing, I urge you to reject this latest disproportional increase in the premium rate.

Sincerely yours,



06/29/2011 05:21 PM

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

cc

Subject REJECT RATE INCREASE FOR UNITEDHEALTHCARE

To Whom It May Concern:

I am emailing to strongly urge you to reject the 20.6% increase that UnitedHealthcare is requesting for Small Group Metro Plans. The increase is not deserved nor warranted.

In the last year services by UnitedHealthcare went down while my monthly premium and my co-pay cost increased. I now pay over \$700 a month premium and \$50 co-pay per visit without any improvement in service.

With a 20% increase this will knock me out of insurance altogether.

Sincerely,



06/30/2011 09:07 AM

To <premiumrateincreases@ins.state.ny.us>  
cc  
Subject deny the Oxford rate increase request

As a United healthcare/Oxford health benefit subscriber, I can only object to the planned increase in medical premium that United/Oxford is trying to receive approval for.

United, as a company has an 8.25% return on assets and earned \$25.3 billion last year (according to Yahoo finance) so they certainly don't need the extra money to remain profitable.

Our most recent Oxford increase came just two months ago in April when the premium for my [REDACTED] went to \$1480 from \$1309 in March. This was a 13% increase in premiums.

To say this is outrageous, is putting it mildly. Instead of an increase, the state should be looking for Oxford New York Small Group Metro plans to decrease their premiums. More insurance companies should be allowed in the state to facilitate competition between companies. Perhaps another method is available to reduce health insurance premiums and could be proposed by the insurance department. If we had another viable insurance option we would gladly take it.

I urge the Health Bureau – Premium Rate Adjustments Division of the New York State Insurance Department to deny this planned increase, we just had a 13% increase two months ago and in fact to demand that Oxford rollback this increase.

Things could not have changed so radically since the last request for an increase. Perhaps it is that Oxford is so badly and inefficiently run that they are unable to see even one year into the future as to costs, plan members, income, etc.

With inflation below 2% is unconscionable for any company to be looking for over 13% in additional premiums on top of a 13% increase already this year.

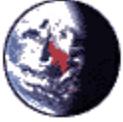
Once again, I urge the New York State insurance Department to deny this increase to Oxford and, in fact, to rollback some of the previous increases we have recently received. These increases are way above inflation levels, the company already earns 8.25% return on assets and recently earned \$25.3 billion in profits!

Thank you.



06/30/2011 03:05 PM

To premiumrateincreases@ins.state.ny.us



cc

Subject Rate Filing for Oxford New York Small Group EPO plans

To Whom It May Concern,

I received notification on June 22, 2011, of UnitedHealthcare/Oxford's plan to increase our healthcare insurance premiums by 14% next year. Our coverage type is [REDACTED] - Oxford Exclusive Metro / Freedom Network. The premium is already expensive, at \$509.61 per employee, per month, and we have had to reduce benefits in the past due to high annual rate increases. At a time when the economy is recovering slowly, and given my company's commitment to covering healthcare costs for our employees, these high annual increases are an unjustified and unfair burden. We would much rather see a state or federal alternative to these private insurance companies. In the absence of that, I hope and expect that NYSID will prevent UnitedHealthcare/Oxford from levying another high annual increase in premium costs.

Yours,



06/30/2011 05:00 PM

To premiumrateincreases@ins.state.ny.us

cc

Subject United Oxford application for a rate increase

To Whom It May Concern,

I received a letter regarding UnitedHealthcare's application with the New York State Insurance Department seeking a 13.4% increase in the premium rates for 2012.

I would like to express my profound disapproval should the New York State Insurance Department allow this increase. UnitedHealthcare Oxford has increased the rate that employers pay for health insurance for their employees by double digit increases for the last three years (at least) in a row. In addition, they have increased the amount that the individuals insured pay for their coverage. They increased the deductibles that the insured clients pay. Finally, they increased the copay by 60% (!!!).

All of these increases occur as UnitedHealthcare Oxford posts record profits and record compensation to its executive staff. AND, all of these increases occur as almost all of the insurance companies report that they have made smaller dollar payments overall over the past year.

While I certainly believe that they have the complete, unadulterated gall to APPLY for a rate increase, it would be astounding to me if they are allowed to apply the rate increase. I cannot understand how the New York State Insurance Department could even seriously consider another rate increase.

Please do not stand idly by and allow yet another health insurance company to

rob and pillage its employer and employee members. The request is a disgrace. Granting the request should be criminal!

Most sincerely,



07/01/2011 11:32 AM

To

cc

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

I am outraged to learn that Oxford is looking to raise me health insurance premium by over 12%. What a sad civilization we have become when providing healthcare to people is a for-profit business. A corporation's duty is to its shareholders, not to its customers, yet in this case, the market does not determine their prices because people are not able to choose their health insurance provider --their employer does. It is a horrible trap and the only thing the powerless American public can do is voice their outrage on a website that no one will ever look at. I pray daily for illness to befall the CEO's and shareholders of these companies.



07/01/2011 12:36 PM

To

cc

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

Oxford has just informed me of its request to increase premiums by 21.9% overall (medical and pharmacy taken together). This is shameless and outrageous! Their rates have already gone up 50% over the last three years! 50%!!!

Certainly there has to be some connection between the low-single-digit inflation of the last years with the double-digit increases imposed annually by United Healthcare/Oxford. If general inflation has been 1%-3%, where is this money going? Who is getting rich?

Hopefully the NYS Insurance Department will finally put its foot down and stop rubber stamping these shameless increases and represent the interests of the public, rather than of the rich health service corporations. And if not the Insurance Department, perhaps the public needs to organize a protest and go straight to Governor Cuomo, who seems to have the public's best interest at heart.

This proposed increase must not pass!!!



07/01/2011 01:30 PM

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

cc

Subject Oxford Liberty Metro rate increase

To the Premium Rate Adjustment department:

Oxford has notified me that they intend to raise my premiums AGAIN. It already has been going up a lot every year since I signed on. As well, this year, they raised my co-pay from \$40 to \$75!! This is a huge increase, and has had the result for me that I now avoid going to the doctor! So, from my perspective, any additional rate increases are pure greed.

I [REDACTED] My health is excellent. I am a [REDACTED] and this is the best value I can find in the marketplace! Yet it's so expensive that I am not sure how to proceed.

I pay almost \$600 per month in premiums alone. This does not include prescriptions of any kind. Vision is not included [REDACTED] )

If anything, I think Oxford should LOWER their rates. Please let me know where this increase request stands, and please give my statement here full consideration.

Thank you very much for your help.



07/01/2011 03:19 PM

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

cc

Subject Comment regarding United Healthcare/Oxford Metro plan rate increase

Dear Sir/Madam:

I urge you to carefully review the rate request submitted by United Healthcare/Oxford for their Metro plan premium rate increase. I am a self-employed small business [REDACTED] In the past 4 years, I have seen my annual health insurance rates increase by 31% (from \$5,462 in 2008 to \$7,158 in 2011). I hold an individual policy and, at the current premium rates, am not able to afford a plan that includes prescription coverage. The high cost and ongoing annual increases in premiums prevent me from investing in my business — particularly from expanding my business and employing other individuals. My current annual premiums of \$7,158 represent almost 7% of my annual gross income. I also pay a co-pay of \$50 to see my primary care physician and a co-pay of \$75 should I need the care of a specialist.

UnitedHealth Group continues to operate with healthy net earnings, so I do not understand why they have petitioned to increase my medical premium by 14.6%. That would increase my annual premium to \$8,203 — an increase of \$1,045 — which means my medical premium would equal close to 8% of my gross income. This mean that I would have to spend one full month working just to pay my medical premiums.

While I understand that health costs are rising, I do not believe that a rate increase of 14.6% is justified. I am

extremely uncertain that I will be able to increase my income to cover such a cost. I am also concerned that the cost of health insurance will soon be out of reach for me. I implore you to deny this rate increase.



07/11/2011 10:46 AM

To premiumrateincreases@ins.state.ny.us

cc

Subject Rate Increase by United Health Care

Hello:

I am writing to express my concern at the proposed rate increase by United Health Care.

We are a small business, [REDACTED] of which are on our health insurance program. We currently pay 100% of our employees premiums. We pay \$726.99 a month, per employee -- or \$43,619 annually.

Our premium increased by 11% in March 2011 from \$654 per mo/per EE to \$727 per mo/per EE. Now we are expected to pay an additional 14.6% per employee? This will be a total two year increase of 25.6%! And, that's only going back one year.

This will put our per employee cost at \$833 per mo/per EE -- nearly \$50,000 a year spent \*just\* on health insurance. As a small business with revenues under \$1M annually, this is a very strenuous expense for us.

We want to provide our employees with a full benefit package, but don't see how we can continue to do so. We will require our employees to start paying a percentage, and at that point they will likely drop out of the health benefit program. This will then be an added burden to NY State should they fall ill or become injured.

Please do not let United Healthcare raise our premiums by \*another\* 14.6% percent. Thank you.



07/08/2011 02:48 PM

[REDACTED]

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 [REDACTED]. 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.



07/08/2011 02:44 PM

[REDACTED]  
[REDACTED]  
[REDACTED]

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 [REDACTED]. 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,



07/07/2011 10:14 AM

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

cc

Subject United Health Care Increase is unfair

We are a [REDACTED] struggling in this economy to stay afloat. It does not seem like there is much more we can do to reduce expenses and we have laid off [REDACTED] staff members.

The proposed increase in health insurance premiums of about 12% would be manageable except nobody stopped the prior two increases each of which were 30%. It hard for me to believe the cost of healthcare has increased 72% over a three year period. I know nothing else has, including gas and gold.

I strongly object to this increase in light of the increase history and think premiums should come down. The current political climate has cause the insurance companies to hike rates as much as possible in advance of impending rate limitations. The cost to us is not just monetary but is a tradeoff between keeping our staff or keeping our heath.

Please oppose any increase for health insurance.



07/05/2011 11:23 PM

To

cc

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

Please consider not allowing the rate increase for the Oxford Liberty Metro Small group insurance plan, which they requested June 22, 2011. The rate is already so very high, and has gone up a huge percentage each year. None of my j [REDACTED] hing more than a 1-3% increase in a given year, and the jobs for [REDACTED] are becoming very scarce. I have always carried the best insurance I can afford, and then suddenly one year, my long-time carrier, Mutual of Omaha, decided they weren't offering that plan anymore. After decades of paying a high rate for quality health insurance, just when I might be entering the years I might use it, I was dropped for no reason. I found this Oxford plan and now the rate has risen to the point where it is becoming

unaffordable. I am healthy and not using the benefits to any degree other than preventative. Yet I am trying to do the right thing and keep myself covered for any unforeseen issues.

How can you keep allowing the people who are trying to do their part become the ones burdened the most by premiums? Huge numbers of people are not insured adequately at all. Is this the better route for normal hard-working individuals paying their own insurance, not through an employer? Please regulate the increase rate to something humans in the middle-class can afford. Please.

Thank you.



07/01/2011 03:19 PM

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

cc

Subject Comment regarding United Healthcare/Oxford Metro plan rate increase

Dear Sir/Madam:

I urge you to carefully review the rate request submitted by United Healthcare/Oxford for their Metro plan premium rate increase. I am a self-employed small business in [REDACTED]. In the past 4 years, I have seen my annual health insurance rates increase by 31% (from \$5,462 in 2008 to \$7,158 in 2011). I hold an individual policy and, at the current premium rates, am not able to afford a plan that includes prescription coverage. The high cost and ongoing annual increases in premiums prevent me from investing in my business — particularly from expanding my business and employing other individuals. My current annual premiums of \$7,158 represent almost 7% of my annual gross income. I also pay a co-pay of \$50 to see my primary care physician and a co-pay of \$75 should I need the care of a specialist.

UnitedHealth Group continues to operate with healthy net earnings, so I do not understand why they have petitioned to increase my medical premium by 14.6%. That would increase my annual premium to \$8,203 — an increase of \$1,045 — which means my medical premium would equal close to 8% of my gross income. This means that I would have to spend one full month working just to pay my medical premiums.

While I understand that health costs are rising, I do not believe that a rate increase of 14.6% is justified. I am extremely uncertain that I will be able to increase my income to cover such a cost. I am also concerned that the cost of health insurance will soon be out of reach for me.

I implore you to deny this rate increase.



07/01/2011 07:57 PM

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

cc

Subject United oxford ny small group metro

It is outrageous that the nysid would consider yet again such drastic rate increases from united. Are you aware that each year for the same plan oxford united cuts benefits by raising deductibles, using medicare rates for determining out of network benefits and then call it the same type of plan. The pharmacy benefits change throughout the year as they change the tiers the drugs fall in or make you go through ridiculous hurdles to get special precerts even for drugs you take daily. This wastes the doctors time who are already overworked. Last year the rates went up drastically and we have alot less coverage all under your auspices. No one gets raises of 13 percent and the insurers don't deserve it. Thank you for your consideration.



07/01/2011 07:57 PM

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

cc

Subject Oxford Insurance Rate Increase request

I am adding my outrage to what I hope is the volume of voices you are hearing over this request for a 26.3% rate increase across the board for insurance.

Medical Insurance is provided by my employer, and last year I received NO salary increase, plus my share of health insurance contribution went from \$414/mo to \$702/mo, a 70% increase from the year before.

If this rate increase goes through, I am positive it will be passed directly to my contribution. Where, exactly is this money supposed to come from?

I realize that health insurance is technically an option that I can choose not to have, but it is not really optional at all, is it?

We are truly heading toward a country where only the wealthy can afford to get sick. That's not an America I feel proud about.

Please scrutinize this request MOST carefully. Oxford's numbers should be challenged by a forensic accountant BEFORE it is considered for approval.

Please don't let this happen.



07/03/2011 10:16 AM

To premiumrateincreases@ins.state.ny.us

cc

Subject Oxford NY Small Group Metro Plan 2012 Rate Increase

To: NYSID

I am writing to strongly object to the United Healthcare-Oxford New York Small Group Metro Plan proposed rate increase for 2012 for the reasons listed below:

- A 15% increase is much too large since healthcare insurance is already **unaffordable** for most self-employed people.

- This increase is on top of a 14% increase in 2011, a 15% increase in 2010, and a 7% increase in 2009. That adds up to over a **50% increase** in just the last four years! Has anyone's salary increased that much?

- While United Healthcare-Oxford's insurance premiums have risen dramatically in the last few years--**out-of-pocket co-pays and deductibles have also doubled and tripled**. This includes co-pays for follow-up lab tests, surgi-center procedures, and preventative doctor visits--all of which help to lower healthcare costs overall. Seems counter-productive to me!

- **Reimbursement amounts** paid to doctors, hospitals, and labs by United Healthcare-Oxford have also dramatically decreased in the last few years, which means higher out-of-pocket costs even after the higher deductibles and co-pays are met. Talk about burning the candle at both ends!

- The Bureau of Labor Statistics on June 15<sup>th</sup> released a report showing that in the twelve months May 15, 2010 to May 15, 2011, the rates of Health Care Service inflation and Health Care Commodities inflations were both 3.0%. YCharts predicts the 2011 health care inflation rate will be approximately 5.5%. **So how can an insurer request a 15% increase?**

I urge you to **deny** United Healthcare-Oxford their proposed rate increase. Given their very large increases over the last few years and their decreases in covered services--they should not be increasing premiums at all next year or in the near future.



07/04/2011 01:32 PM

To

cc

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

This comment is in response to UnitedHealthcare Oxford request filed on or about J [REDACTED] .1% rate increase on its New York Small Group Metro Plans. [REDACTED] covered under its Freedom Plan Metro Access).

Since I [REDACTED] Medicare is my primary insurance and Oxford is my secondary coverage. I am being discriminated since I am required to pay full premium despite the fact that Oxford is only secondary to Medicare and thus in reality has a much smaller insurance risk than if I was under medicare age.

Additionally, upon renewal in several months, Oxford is reducing coverage for

out of network services. Instead of the reimbursement rate of 70%UCR (after meeting the deductible and coinsurance), it will be based on 140% of the medicare rate and I was told that this would be the equivalent of about 50%UCR. While I couldn't get a clear answer how that would affect me since I h [REDACTED] this increases the burden [REDACTED] and for all [REDACTED] It is basically making it almost impossible to go out of network and the insurance seems to be slowly eliminating out of network coverage and becoming more like an EPO or HMO

Among other changes comi [REDACTED] n several months include a new RX deductible as well as a [REDACTED]

All of the above reduced coverage coming together with an increased in rates.

I hope you can do something



07/12/2011 02:14 PM

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

Subject Increased Rate filing Proposal for Oxford New York Small Group Metro Plans (United Healthcare, Oxford)

Dear Insurance Commissioner,

I have received notice that Oxford New York Small Group Metro Plans (United Healthcare, Oxford) has applied for premium rate increase from 12.3 to 14.6%. This is astonishing since since payouts for medical services are decreasing and HMO profitability is increasing, with larger salaries/bonuses for executives.

As an employer, I find these proposed premium increases very difficult to absorb and will have to consider not providing health insurance or employment for some employees. As a physician, my ability to absorb such increases are further limited by the progressively poor payments for my professional services by the very same HMOs in New York State, thus creating an untenable environment to practice my profession and provide employment in my office.

Therefore, I request that you reject this application for increase in premiums to ensure continued healthcare fand employment or my employees.

Thank you for your help in this matter.

Sincerely yours,



07/14/2011 12:06 AM

To PremiumRateIncreases@ins.state.ny.us  
cc



Subject oxford

To the Health Bureau:

I am writing to comment on the United Healthcare / Oxford application to increase their rates.

They have raised rates about \$300 last year for the policy [REDACTED] have, which was unfair and inappropriate then. They simply took advantage of the health care bill passing Congress which did not increase any true real expense for them.

We switched from GHI to Oxford several years ago and I can tell you that Oxford's payment plan is more expensive and does not give better results. They have more limited access for MRI or CT, their network in NYC is more limited. Getting reimbursed for non-participating doctor costs also has huge deductibles. They have higher co-pays and charge a \$100 deductible each year for prescription drugs.

It seems that more doctors use Oxford than GHI, which is why we switched.

Given that incomes and the economy is down, if they are claiming that their costs are higher, there must be something wrong with their accounting.

Do not permit them to raise rates in New York State for the Small Group POS plans.



07/14/2011 01:24 PM

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

cc

Subject ins premium increases

NYS should not approve this premium rate increase because there are now more copays/coinsurances and in-network deductibles with less services provided, especially for small business owners. There are too many subdivisions/permutations of health insurance plans--Oxford and United have multiple plans that seem to discriminate agt small business owners by charging higher premiums and having higher copays for employees--whereas larger companies with more covered lives enjoy lower premiums and employee copays.

Every year premiums skyrocket and benefits diminish.

As small business owners, we want to offer insurance to our employees, but at these rates it will be difficult.

It is ironic that, [REDACTED] and small business owner, there is no pool for me to purchase reasonably priced personal health insurance.

A 15% increase is outrageous! What business gets such an increase?

Please do not approve this increase.



07/14/2011 10:48 PM

To PremiumRateIncreases@ins.state.ny.us  
cc  
Subject Comment regarding Oxford's proposed premium increase

To the NYS Insurance Department,

I have been notified by United Healthcare/Oxford, with whom I hold a Liberty Plan Metro policy, that they have applied for a premium increase of over 14% for 2012.

I fail to understand how insurance companies can apply for, and receive, permission to raise their rates so steeply year after year. I have held this policy only since January of 2007 (my previous policy had become too expensive), in which time, by my calculations, the premiums have jumped 70%, in increments ranging from 7% to 17.5% each year. There has never been a year without an increase. If this new 14% increase goes through, the new premium for 2012 will be about 94% higher than it was in 2007.

Very few people's income is rising 14% per year, or has risen 94% in the past five years. Mine certainly hasn't. And yet policy-holders are asked, year after year, simply to accept the fact that one's health insurance premium eats up an increasingly huge proportion of income, while the quality of coverage gets thinner and thinner. And it certainly appears that this is all done with the blessing of the NYS Insurance Department. These way-above-cost-of-living-increases are healthy for the insurance company executives and their investors, because I'm sure their profits and their stock price are very robust as a result. And I'm sure they can afford expensive lawyers and lobbyists to ensure that their requested increases are approved year after year. But evidence suggests that no one is looking out for the consumer in this equation, for whom it will soon be impossible to afford shelter, food, *and* health insurance.

I ask that you please make a thoughtful and fair ruling in this case and force Oxford to live within its means like the rest of us.



07/15/2011 12:55 PM

To PremiumRateIncreases@ins.state.ny.us  
cc  
Subject Insurance Rate Increase Input

Carrier: UnitedHealthcare/Oxford  
New York Small Group Metro Plans



policies to small businesses with fewer than 3 employees, so we are without an option when it comes to purchasing coverage and we cannot negotiate price with them. Their monopoly within the healthcare system may not be socialism, but it sure is not free enterprise for small business owners that want to offer their employees complete healthcare benefits. These constant yearly cost increases for benefits are the reason that healthcare for ordinary Americans has become so unfair and cost prohibitive. All insurance compies should be not for profit, like Blue Cross and Blue Shield. In this current economy everyone should be tightening their belts, including insurance giants. Instead towns and states are having to lay-off key personnel because they cannot afford to pay for the health insurance benefits for these workers. Many people go un-insured because they simply cannot afford to pay for insurance, especially when the insurance companies keep asking for more and provide less. Union teachers, firefighters, police, other public workers as well as private sector worker are told that they have to dip deeper into their pockets to pay for their benefits, why are insurance companies being rewarded with greater cost gains and not asked to work with the municipalities and employers in reducing rates. I would also like to see legislation that requires the profits of health insurance companies be made public to all that are covered by that company and the salaries and bonuses of their top executives be made public record. I cannot put enough emphasis on the fact that good healthcare should be a right and not a privilege for all. I am asking you to please NOT grant this increase for 2012 to United Healthcare.

Sincerely,



07/18/2011 02:26 PM

To premiumrateincreases@ins.state.ny.us

cc

Subject Rate Increases

To whom it may concern:

I strongly object to the proposed 13.5% increase over my 2011 premium. Our small business offers the Oxford Exclusive Metro Plan/Liberty Network. Let Oxford take a smaller profit or become more efficient, just like the rest of us. If I sent my customers a 13.5% increase, I would be out of business. The health insurers have a monopoly over us and if we want insurance, we are forced to pay. The only body that stands between the insurer and the insured is the NYS Insurance Department. Please DENY Oxford their requested rate increase. It is unreasonable.

Sincerely,



07/19/2011 12:10 PM

To PremiumRateIncreases@ins.state.ny.us

cc

Subject Rate Filing for Oxford New York Small Group Metro Plans

As administrator of a small, non-profit service organization, I request that the filing for a 12.1% increase by UnitedHealthcare/Oxford be denied. Last year we struggled with a 20% increase in premiums, this year, it's a 10% increase. It is unconscionable that an insurer can get these kinds of increases just because they ask for them. I would ask that you look at the burden on small group employers and refuse to rubber stamp this rate increase.



07/19/2011 06:28 PM

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

cc

Subject Proposed Premium Rate Increase

Health Bureau Premium Rate Adjustments - New York State Insurance Department  
To whom it may concern;

We are a [REDACTED] participating in the Oxford Freedom Metro and Freedom HSA plans. We recently received notice of the 24.1% Medical and Pharmacy rate increase requested by Oxford/UnitedHealthcare. Such an increase will result in more Americans being unable to afford private health insurance. As an employer, we are forced each year to reduce the amount of coverage we offer to employees due to high annual premium increases. In 2011 there was no Federal Cost of Living Adjustment and the rate of inflation was only 2%. How can a 24.1% percent increase be justified? Year after year, both employers and individuals are paying more for health insurance with higher premiums, higher co-pays and less coverage. Premium rate increases should not be allowed in excess of the Federal Cost of Living Adjustment.  
Sincerely,



07/20/2011 11:25 AM

To PREMIUMRATEINCREASES@INS.STATE.NY.US

cc

Subject RATE INCREASES

OXFORD EXCLUSIVE METRO PLAN LIBERTY NETWORK

CONTINUAL INCREASES IN THESE AMOUNTS IS MAKING IT VERY DIFFICULT FOR ANY EMPLOYER TO OFFER HEALTH INSURANCE AND SINCE WE HAVE HAD TO INCREASE THE EMPLOYEE PORTION, MOST STAFF HAVE HAD TO DROP THE INSURANCE. SOMEONE WILL BE PAYING FOR THEIR TREATMENT, SUCH AS MEDICAID OR NY STATE.

INCREMENTAL INCREASES ARE EXPECTED DURING THESE TIMES OF RISING COSTS, HOWEVER, YEAR AFTER YEAR OF DOUBLE DIGITS IS COST PROHIBITIVE.





07/20/2011 10:00 PM

To PremiumRateIncreases@ins.state.ny.us

cc

Subject Comment on Oxford application for rate increase

To Whom It May Concern,

I was literally floored when I received the letter from Oxford outlining their application for a rate increase for small group plans in New York State. I pay the entire cost for a family plan in NYS totalling ~\$1800/month. That's almost \$22,000 per year for health care coverage that we barely even use. If it weren't for the regular check-ups my kids get, we would never use the plan. Now granted, we are fortunate enough to be healthy, but you would think that would entitle us to a rate REDUCTION since we don't even use the plan. But, no. They want to squeeze another 13.5% out of me. That means an additional \$243/month. Where exactly do they think that money is going to come from????

In the current state of the economy I fail to see their justification for needing a rate increase. On the contrary, if you look at their second quarter earnings report (attached as a PDF file) you will clearly see that they are doing better in 2011 then they were in 2010!!! Now, how many of you can say that for yourselves? I am not doing better then 2010. The majority of America, including many of the Fortune 500 companies, are not doing better than they were in 2010. Look at the national unemployment rate hovering at 9%. That doesn't even take into consideration the "under-employment" rate. I know many professionals (engineers, lawyers, etc.) that are working jobs below their level of education just so they can make ends meet.

Let's not even discuss the services one gets for their premium. How many of you have been denied a treatment or diagnostic study because some pencil-pushing RN or MD on the insurance company payroll claims its not "medically necessary"!!! You can bet your bottom-dollar if it were their own family member they would approve the test in an instant.

Allow me to break down a few of the numbers for UnitedHealth Group:

Revenues June 30, 2010: \$23.26 billion

Revenues June 30, 2011: \$25.23 billion

Thats an 8% year over year increase in revenues! Why do they need to increase premiums? They are already doing better this year than last year.

UnitedHealth Group is proud to report that to their shareholders, but their is no mention of that in their letter to policyholders telling them about the application for rate increase. Geez, I wonder why that is..... Did your revenues rise 8% this year from last year? Mine didn't.

Break it down even more and you will see that the net earnings were \$1.3 billion or \$1.16/share.

That may not sound like a lot, but its a 17% increase from Q2 2010 (\$1.16 vs \$0.99)!!!

The stock is trading at \$51.51/share. Thats up from \$30.92 on July 23, 2010. CEO Stephen Helmsley was paid more than \$10 million in 2010. He owns almost \$800 million in shares of UnitedHealth Group, the parent company of Oxford. Of course he wants a rate increase, CEO David Cordani of Cigna Healthcare Group made \$15 million in 2010. And he's only 45 years old compared to Helmsley at age 58. Cordani is going to have a bigger yacht then Helmsley in no time.....

I implore you to do what is right, and what is just for the little people here in New York State and America as a whole. This is not the time for a rate increase. If they need to improve their balance sheet, cut the ridiculous pay their executives receive for doing nothing more than cheating good paying Americans out of the healthcare they deserve.



07/21/2011 11:10 AM

To PremiumRateIncreases@ins.state.ny.us

cc

Subject Rate Increase Filing for Oxford New York Small Group Metro plans

Health Bureau-Premium Rate Adjustments  
New York State Insurance Department

To Whom It May Concern,

We are a small business that provides our employees with health coverage. For the past few years operating expenses have gone up exponentially. In particular, our health insurance premiums have increased on average 10% per year. Furthermore, with every rise in price there has also been a rise in deductions in conjunction with reductions in services.

We have not paid our employees a salary raise or bonus in five years, but have so far managed to cover health insurance for them and their families. As you can imagine, it is of utmost importance that they receive health benefits.

Unfortunately, during these economic times, it has become more and more difficult to meet the premium costs. Oxford is requesting a 12.1% increase, and our business is down 40%; we simply cannot afford a further jump in health insurance costs.

Please consider this, and the plight of other small businesses who are struggling during these hard times.

Thank you for your consideration.



07/22/2011 01:43 PM

To PremiumRateIncreases@ins.state.ny.us

cc

Subject comments on Oxford Healthcare Proposed Rate Increase for 2012

Our employer health benefit plan is Oxford Healthcare. This proposed rate increase of 12.1% submitted by Oxford Healthcare on June 22, 2011, seems unreasonably high in comparison to standard cost of living increases here in U.S.A.

Employee raises and pension benefits are always related to COL increases. So a 12.1% cost increase in healthcare makes a 2% raise or pension benefit increase, along with the increase of government required fees on roads, gas, telephone and electricity, have a negative effect. The consumer could possibly absorb a 2% healthcare increase, but the 12.1% proposed increase would be devastating to American families.