



06/23/2011 01:40 PM

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

I just received a letter from Oxford - Rate Filing for Oxford New York Small Group Direct Plans indicating that an increase of 26.3% was requested to NYSID.

If you approve this, it will destroy our health insurance plan and leave us without any insurance at all. We already have the largest deductibles available.

How is this possible? What happened to Health Insurance reform?  
I haven't had a raise in 2 years, how can an insurance company request a 26% increase in this economy?

Please step to the plate and DO SOMETHING ABOUT IT. Don't let these insurers destroy our businesses.

Regards.



06/24/2011 10:07 AM

To premiumrateincreases@ins.state.ny.us  
cc  
Subject insurance raping govt and the taxpayers

re proposed united healthcare/oxfordnew york small group direct plans rate increases.

it is beyond comprehension that any increase would be allowed. look at the the total increase in rates over the past 5 years, it is probably at least 65-70 %.  
what is the economic justification? our cost of living index is almost flat. outside of oil/gas, most expenses have not gone up by much, and salaries( labor costs) have barely risen and in many instatnces they have been reduced. outside of prescription costs being out of control  
there have been no significant cost increases that can justify these yearly premium increases.

my premium for myself and my [REDACTED] s over \$20,000.00 per year. how can the average family pay for health insurance when the premium can be\$ 300.00 to\$ 650.00 per week? and that is net dollars.In reality to pay \$20000.00, you must earn \$30,000. that means close to \$600.00 per week. you and the federal government are guilty of not controlling costs and of allowing our economy to go broke. unless you

halt these increases and enforce rollbacks in the the entire healthcare chain, healthcare cost will exceed educational costs, and will cause this country to go broke. It is about time common sense prevailed, and our government performs the necessary measures that ensures our wellbeing and survival. forget the lobbyists, and do the right thing. I am [REDACTED] and am involved in healthcare, and can find no sane reason for this unfolding tragedy..it is about time every state and the federal govt forced a rollback in all areas of healthcare, especially drug manufacturers that in some case have increased prices twice annually, and in a five year period, have increased a drugs cost by over 50%, look at lipitor By our govt plans -medicaid/medicare paying these increases you legitimize this and encourage further increases. If all parts of the healthcare system had cuts across the board, the system would survive and the public would be served The longer this goes on the more difficult it becomes to fix. I urge you to do it now .



06/24/2011 01:08 PM

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

Subject Oxford NY Small Group Direct Plans

Hello,

I received a notice about UnitedHealthcare's plans to submit a rate application to increase the rates on our healthcare plan.

As a small non-profit company who is under an Oxford NY Small Group plan, **we are adamantly against this rate increase**. I would like further clarification on when exactly this would be taking place as it's unclear whether it would activate upon renewal - if we chose to, in 2012 or if it will be added to our current rates for the remainder of our term. We do not have the budget for this and did not agree to these terms upon our company's enrollment in March 2011. For reference we are enrolled in:



06/24/2011 01:31 PM

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

Subject Please do not approve this huge increase

I just received a notice from United Healthcare Oxford that our office's premiums may be increased by 26.3% next year. This is outrageous. Our professional fees have remained stagnant over the past five years, yet our Oxford premiums have increased over 10% year after year, way beyond inflation or anything else. We will no longer be able to offer health benefits to our employees if these outrageous increases are approved.'

Sincerely,



06/24/2011 01:31 PM  
[REDACTED]

To premiumrateincreases@ins.state.ny.us  
cc

Subject Rate Filing for Oxford NY Small Group Direct Plans



To Whom It May Concern:

I write to object strongly to Oxford's application to raise medical premiums for my business over 20% for calendar year 2012. Rates for health care are exceedingly high already and small businesses are under extraordinary pressure. This would be an undue hardship on my business and on many others. Please do not approve this filing from Oxford.

Thank you,



06/24/2011 04:55 PM

To premiumrateincreases@ins.state.ny.us

cc

Subject rate filing for oxford ny small group direct plans

in regard to united healthcare oxford rate increase they are submitting it is barbaric and insanely unacceptatable to consider a rate increase when it just went up almost 200.00 per month. people cannot pay their mortgages beacuse we are being gauged by our insurance prmiums it is not feasable to ask us to take a plan with bigger deductables becuase that will inhibit us from seeking medical care when we cannot afford the deductible. oxford united healthcare has to make due with the over 700.00 per month they get per person with our plan and they should be made to cut their own expenses rather than saddling people like me with exorbatant premiums already and wanting to increase them more. cut back in other ways on healthy ny and bridge plan because the working class is getting killed with this that you are creating a situation where we have to choose between paying a mortgage or healthcare costs. PLEASE do not let them raise this premium- it will put people in positions where we will have to drop our healthcare coverage. you are punishing the responsible people who are already paying high premiums and you should be going after people who are hiding their income to get on healthy ny and people who have no insurance and using the healthcare system. Please do not allow an increase as it is difficult enough to pay the current premium and already mortgage is being paid late because of the current premium. [REDACTED]



06/24/2011 05:49 PM

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

cc

Subject Rate Filing for Oxford NY Small Group Direct Plans

Dear Superintendent of Insurance - State of NY,

I run a small business here in [REDACTED] and have done so for the past ten years, moving in from another state. During that time, the cost of healthcare has increased at a very scary rate, with rate increases (and reductions in coverage) the past 3 years climbing at an unaffordable (and unjustifiable)

pace. Since 2007, the average increase in rates for the coverage I provide myself and my employees is running above 20% increases per year. I have had to reduce coverage levels and self-insure an ever increasing portion of our healthcare coverage just to remain in a position to offer coverage – at all.

I fully recognize a number of factors drive healthcare costs: a) cost for medical practitioners/providers on an inflation adjusted basis (please note that inflation has averagely been “flat to ~1 to 1.5% over these past few years; b) cost to serve the “uninsured”; c) the absence of Tort reform etc. That said, it is clear that providers like United Healthcare are driving these rates “by” acquiring other firms/consolidating the industry and thereby reducing competition AND increasing their pricing power AND “to get ahead” of the “price controls” that will be imposed starting in 2014 by the new healthcare law. It is very obvious that these health insurance / health administrative companies are doing whatever they can to get their base rates up as absolutely high as possible before controls are put in place -- to drive their profitability near and longer term. This is “economically logical” for these firms, but it is both unwarranted AND unjustifiable based on the costs they and we are facing.

**Oxford is now seeking your approval for a “combined” rate increase for medical and pharmacy of 20.8%. This just wrong on so many levels and for so many reasons that I strongly encourage you to “reject” this request for increase.** The pharmaceutical companies agreed to hold their costs on prescriptions down as part of the healthcare debate and the cost of normal medications is not increasing in cost (to manufacture or distribute) at a 20+% increase – less than a third of that rate. Healthcare providers are “not” experiencing salary and benefit increases in the 20+% range, nor are any other people in the State of NY. So where is the justification for a 20+% increase ---- usurious profit taking AND getting rates up before controls are imposed. Neither of which is justifiable reasons for allowing this outrageous level of “requested” increase.

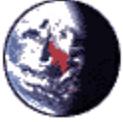
At some point we small business people in NY get to a breaking point from the “high and unjustifiable” cost of doing business here – and we leave (note I came here 10 years ago and I can leave and take my business with me just as easily as I did then). You need small business to stay in NY and firms like mine can conduct business from other lower cost states where “sanity” prevails – not only with lower taxes, fees, reporting requirements, metro ridership taxes, energy, property tax and other expenses. This is a lovely state, but these kinds of rate increases are driving us away. You can “assume” (incorrectly) that the cost of healthcare is about the same elsewhere, but it is not (we’ve checked) AND “if” we ever need the superior care of a Hospital for Special Surgery or Sloan-Kettering etc. we can fly in and pay for it at the time (the Sultans do as do other wealthy people). Said another way, you need to play a leadership role in “keeping and attracting” small business to this state, just like a property tax cap is intended to do. Every expense is --- an expense and a hit to profit AND to growth in a business --- and to hiring.

Finally, “NO ONE” in small business is getting rate increases for their products / service in even “low double digit” rate levels. Healthcare / Insurance carriers is the only sector that is totally out of control AND behaving recklessly just to profit in the short term and get their base up in anticipation for 2014.

DO NOT let them do this to your small business people. It’s unfair. It’s unjustified. It’s unreasonable. It’s bad for business (everyone’s including theirs in the long term). It’s bad for employment. AND it’s bad for NY. Do not agree to an increase more than 3x of inflation or ~ 6%.

Thank you for considering the thoughts in this note.





06/24/2011 05:50 PM

To premiumRateIncreases@ins.state.ny.us

cc

Subject Rate filing for Oxford New York Small Group Direct Plans

Dear Sirs:

I received a letter today with the above subject from United Healthcare / Oxford, stating that they are asking for approval or proposed rate increases of 19.7% in Medical Premiums, and 19.7% in Pharmacy Premiums.

I serious hope that NYSID will deny this request. The premiums are outrageously high already at a time when salaries or stagnant or in fact declining (my company has actually decreased most employees' salaries and laid other off). In addition there is excessively high deductions and co-pay amounts for every medical visit....to the point that my contribution of premiums, co-pay, co-insurance and deductible have never been higher or a greater burden on my family. I see the EOBs and companies like Oxford are paying almost nothing. Often my co-pay alone is the biggest payment the medical provider gets for the service.

People cannot afford this kind of increase!

I hope the request is denied.



06/24/2011 10:21 PM

To premiumrateincreases@ins.state.ny.us

cc

Subject "Rate Filing for Oxford New York Small Group Direct plans"

I am writing about the "**Rate Filing for Oxford New York Small Group Direct plans**" request to increase their rates and to add it to the current premium rate.

Perhaps they aren't mentioning this, but in February of 2010, they increased it 15% in my case from \$420.15 to \$484.39.

Then in **March of 2011 they increased it another 18% AND AT THE SAME TIME THEY CUT ALL TIER 3 DRUG COVERAGE**. So now we are paying 36% more in only two years time and they now refuse to cover ANY tier 3 medications. This was presented as a way to "save the customer money but switching to lower priced medications." This is a complete lie because not every med has a cheaper equivalent and we are **NOT SAVING MONEY** because I now pay \$153.57 MORE than I did before and I have **SIGNIFICANTLY LESS COVERAGE**.

So I am outraged and disgusted that there is an attempt to **RAISE THE PREMIUMS EVEN MORE and IN THE SAME YEAR THAT THEY ALREADY RAISED IT 18%**.

So now that would be 18% plus their 22.4% requested. **So now it will be a 40.4% INCREASE inside of a single year year**. Who thinks that is reasonable, fair, or even justifiable? How is this

good business? And who do they think can afford this? Nothing in the medical field has jumped 40% in cost in one year, so how can they need more money WHEN NO MEDICAL COSTS JUMPED 40% more????!?!?!? And they have reduced coverage while charging more even though NOTHING has warranted this. It's entirely a matter of taking advantage of the proposed changes in the health care laws and it is exactly the same opportunism that led to the banks changing their fee structures and trying to invent new ways to gouge their clients.

Please Do NOT allow this. It is pure gouging of the consumer and in this economic climate it is unconscionable.



06/25/2011 06:06 PM

To

cc

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

United Healthcare's request to increase its Oxford Small Group Plan premiums next year by 22.4% is completely outrageous! United Healthcare is already an extremely profitable company and does not need an increase the premiums it charges. Last year, United Healthcare earned nearly \$8 billion in earnings from operations in 2010 on \$94 billion in revenue, according to their 2010 financial reports. As a result, the company posted an 18.7% return on equity.

Because of industry consolidation over the past 10 years, insurance companies operate as an oligopoly giving them the ability to raise prices without the effects of competitive pressure. According to the Henry J. Kaiser Family Foundation Employee Health Benefits 2008 Survey, average U.S. healthcare premiums have risen 120% over the past 8 years, or over 4 times more than the average U.S. wage growth! According to a 2009 paper by the Center for American Progress, the combined market share for the top two health insurance companies is over 50% in 40 out of the 44 states where data was available. As shown by its substantial profits, United Healthcare already clearly reaps the benefits of its oligopoly position.

One result from the recent passage of Health Care reform is that small companies in the United States will soon be required to provide health insurance to their employees. If those costs continue to increase at this rate, small companies will not be able to expand and hire new workers, unless they pass on the entire increase to their workers. Many Americans are already stretched thin and use their entire paycheck for day-to-day living expenses that include food, mortgage payments, and gasoline for transportation. An increase of this magnitude would severely strain workers' household budgets. Meanwhile, according to the company's proxy statement, the top 5 executives at United Healthcare received a combined compensation of over \$42 million in 2010!

Awarding a price increase to a major insurance company that is multiples higher than the current inflation index, the average growth in wages, and the average annual return on any type of conservative investment is just plain wrong! It is a reverse Robin Hood by taking money away from those who need it and putting it in the pockets of an extremely wealthy corporation that excessively rewards its executives. I urge you to reject this increase!



06/26/2011 08:41 AM

To premiumrateincreases@ins.state.ny.us

cc

Subject United Health Care

Please deny the shameless request for United Health Care to raise rates once again for 26.3%. Let me remind you that UnitedHealth's first quarter profits this year rose 13 per cent to \$1.35 billion from \$1.19 billion last year and UnitedHealth CEO Stephen Hemsley's total compensation of \$101.96 million last year made him the highest paid executive in the country. For a family of 4 my premium is now up to \$25,000 per year. Why should my rates be going up if the profits are going up? Businesses can not afford to provide health insurance to employees with rates like this to are unemployed as a result of this. This is bad for business, bad for the insured and it is bad for New is the information age and it's not difficult to track expenses and reneues for United Health Care. I others will be keeping track and there will be accountability for allowing this rate hike to through

To Whom It May Concern:

As a small business owner, I strongly oppose the 20% premium rate increases request by UnitedHealthcare for its Oxford products.

Oxford has increases its rate by more than 15% for every year for the past five years, with no additional benefits or positive changes in service.

The health insurance companies in New York are making record profits, while gouging their customers. I see no reason why this rate increase should be approved.

best,



06/26/2011 02:21 PM

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

Subject Re: Rate Filing for Oxford New York Small Group Direct Plans

Please do not allow Oxford to increase my insurance rates this year. I work for a small business with [REDACTED] employees our rates have increased 125% over the last 5 years. I'm worried that the owners will not be able to keep offering us insurance.



06/26/2011 03:18 PM

To PremiumRateIncreases@ins.state.ny.us  
cc

Subject UnitedHealthcare Oxford

[REDACTED]

I just received my rate filing announcement indicating that my companies plan will be increased 26.3% for next year. This is starting to get out of hand. Every year we get increases of greater than 20% for our health plans while my own business only increases its cash flow on the order of 1-2%. In the case of Oxford we switched to them last year and I have never paid as much out of pocket and noticed lower reimbursement to the doctor than any other group. In fact I seem to pay more out of pocket as part of my co-pay than the insurance company actually pays!

These rate increases are uncalled for and I would like to see where the premiums are going. It seems that they are probably paying more for their administrative costs than what they are actually paying in healthcare. I don't know how they can justify these level of increases when they are showing greater and greater profits. Those profits are on the back of the consumer and are in fact extortion as we can't afford not to have insurance. I thought with the signing of the Healthcare reform we would see some benefit as a consumer but I have seen no changes at all.

Year in and year out the insurance companies increase rates and force the clients to pay more for co-pays, deductibles just to keep my increases in line with my business' growth rate. This is unacceptable and I can't believe as a taxpayer that you should just rubber stamp these increases. It is time to make the insurance company accountable to keep its costs in line with the rest of the economy. When i see the doctors getting less, the insurance company showing profits and and my co-pays dominating the equation and then 26% increases in my cost to fund my insurance, then I know there is a fraud being perpetrated on the public.

The problem is all the companies do this. There is collusion and price fixing which would in any other industry be a crime. I would like to demand rate increase capped at 5-10% at the most, and even then real justifications on why. The plans can't justify it based in increased administration. That is their cost to bear not mine. They need to control their costs on their own just like they are asking me to do in my business in order to pay them.



06/26/2011 03:22 PM

To PremiumRateIncreases@ins.state.ny.us

cc

Subject Distressed Entrepreneur

Last year, Oxford Health gave me a choice of taking a 13% or a 20% increase in my rate, depending upon the plan I chose. For 2012, I have been informed that they are requesting that the NYSID allow them to increase rates 22% for sole proprietors. I find this utterly outrageous. There is no way that they are raising rates to corporate clients by 22%. It would be great if the NYSID prevented any increase that was greater than the increase imposed upon large corporate clients. It is going to be very bad for NY's tax revenues in the long run if this is allowed to happen. Entrepreneurs activities will be inhibited if this keeps happening. If you want this country to become a backwater where creativity is stamped out, then let UnitedHealthcare Oxford put this 22% increase through.

Thank you for your attention to this matter



06/27/2011 07:57 AM

To

cc

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



I can't get over the fact that oxford is asking for a 22.4% increase in their rates, do you have any idear how that impacts the small businesses, we are all just struggleing now to keep our doors open, these insurance companies are making so much, but yet, it is never enough!! please do not let them increase the rates!!!!!!!!!!!!!!!!!!!!!!



06/27/2011 09:08 AM

To premiumrateincreases@ins.state.ny.us  
cc

Subject United Healthcare/Oxford - increase notice of June 22, 2011

We are members of Oxford's Freedom Plan and operate a small real estate firm with approximately 10 employees. We moved to Oxford from Blue Cross last year as their proposed increases of over 30% were ridiculous. So, we moved to Oxford for approximately a 22% increase, with higher deductibles and out of pocket co-pays for our employees.

Oxford filing for an addition 22% increase is simply not fair to small business. With the additional rate and co-pay/deductibles for our 2011 plan, I can't see how Oxford is not making money.

We protest any increase at this time.

I worked in the insurance industry for █ years at General Reinsurance, AIG and the Hartford and understand how insurance companies operate. I understand that Oxford must pay 80% of their premium in claims -- so I hope that whatever audit is performed on their books is accurate and timely and not an after the fact process.

Thanks



06/27/2011 10:24 AM

To premiumrateincreases@ins.state.ny.us  
cc

Subject UnitedHealthcare Oxford

To Whom it May Concern,

I am writing out of my concern about a letter I received from my health insurance company.

I have a small group policy with UnitedHealthcare Oxford - the Freedom Plan Direct - and the letter stated that they were looking to raise premiums (Medical and Pharmacy) 26.3% for 2012 renewals.

I wonder how this is even possible that a company could raise rates 26.3%. I suppose they can do whatever they want. However, I would expect the lawmakers in Albany to protest vigorously this action and to stop it in its tracks. This would lead to hardship for my business and my family.

Thank you for your consideration of this matter.



06/27/2011 10:44 AM

To premiumrateincreases@ins.state.ny.us

cc

Subject Rate Filing for Oxford NY Small Group Direct Plans

To Whom It May Concern:

My health insurer, United Healthcare / Oxford, has just notified me of its request for a 19.7% rate increase. If this is allowed, I will not be able to afford health insurance.

This increase is absurd; please DO NOT allow this.

Thank you,



06/27/2011 11:56 AM

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

cc

Subject Opposition to United Healthcare Oxford rate increase petition

Dear Sir/Madam,

I'm writing on behalf of [REDACTED] C who is a small business which focuses on creating [REDACTED] which pay a living wage to our employees in NYC. Annually our healthcare insurance premiums have increased, to the point of them becoming cost prohibitive to offering health coverage to our [REDACTED] employees and their families. This health care crisis in America is serving to discourage companies like ours from offering the very benefits that are crucial for the upkeep of our working class families. I'm appealing to you to deny the United Healthcare (Oxford) premium increase requests of 19.7% as it will literally put small and medium sized business, who are the backbone of America, out of business. I appreciate the favorable consideration of this request.



Dear Department of State: We have just received a form letter from United Health Insurance that they have asked NY State's permission to raise their premium rate by 26.3% for the calendar year 2012. Our family finds this not only disgraceful, but bordering on redlining. When does this stop??? Do they have a monopoly on all lower and middle class New Yorkers??? We have, in each of the last three years, weakened our coverage just to carry health insurance at the same rate of approximately 7,000.00 PER person on an annual basis. We URGE the State to deny United Health Care their requested increase, and ask that they continue to operate at 2011 levels. There is no doubt that they might try to claim hardship if forced to do so. They do not know what HARDSHIP is. Please feel free to forward this e-mail to Governor Cuomo.



06/27/2011 02:31 PM

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

cc

Subject Rate filling for Oxford New York Small Group Direct plans, renewal date April 2012 - June 2012

To whom it may concern:

Re: Rate filling for Oxford New York Small Group Direct plans, renewal date April 2012 – June 2012

As a small professional employer we have always made it a priority to offer a comprehensive and cost effective health insurance plan. Because of layoffs over the last 2 years, we were forced out of the large group market into the small group market. I don't think that we will see any assistance from Obamacare, based on company make up and how Obamacare is written. Just the opposite, I did expect some minimal increases due to the increased demands on carriers, but am shocked at the increases I've heard proposed already, given that our plan already included many of the "new" provisions. Our previous large group plan was fantastic and allowed for a small co-pay and no deductible plan. We were also able to negotiate rates and shop around within the large group market. However when we switched to a small group plan by necessity, we had to sign up for the highest deductible plan possible. This was a shock for our employees, but it was necessary based on the premium differences with other plans. Oxford was the only insurer to offer a high deductible plan without co-insurance. In exchange for implementing the high deductible plan, as a company we decided to pay the entire employee (and dependent) medical plan premium. This is very unusual, but something we felt was important to do given our industry and history. However, our most recent renewal saw an 18% increase in premiums even though the pharmacy and out-of-network benefits were reduced. Another 20% increase as proposed would really make our management team question whether we can sustain this practice of offering a comprehensive health insurance plan. Additionally, our COBRA participants don't have this luxury and must pay the entire premium.

Being a small employer certainly has its challenges, and this is acutely felt while going through

the small group plan insurance renewal process. There are many fewer plan design options with small group plans, the premiums are higher (e.g. we aren't rewarded for our low plan utilization), and we either have to take it or leave it when it comes to what the Medical plan covers. We have an HSA plan in addition to our high deductible plan and so we have a pretty good sense for whether our employees even reach the deductible before the insurance pays out any claims. This past year, only [REDACTED] employees even reached their deductible amounts where the insurance had to pay out anything! The high deductible plan certainly seems to be the most cost effective for the insurance carrier, so I'm very surprised to hear that we may be hit with an almost 21% increase again. I am sure that the insurance companies are getting squeezed because of regulations and having to cover those who aren't insured, but private business seems to always have to bear the brunt of these realities. There has got to be a better way than stifling the growth of small businesses by adding more regulations and costs to insurance plans! For example: consider negotiating reduced rates for those who aren't insured so hospitals might get something instead of nothing, PUT LAWS INTO PLACE TO LOWER MALPRACTICE INSURANCE COSTS and make it more difficult to sue Doctors and hospital and which also make doctors request all sorts of unnecessary tests just to cover themselves, allow certain communications to be via internet versus continuous mailing costs of letters, tighten immigration laws so hospitals aren't hit with unpaid bills, regulate hospital unions the same way that the insurance department regulates premium increases, stop insurance fraud (it's rampant in NY, believe me!), and even consider taking small group utilization into the mix for rewarding small employers who encourage healthy behavior. I would imagine these could help and should be considered just as strongly as other options of simply raising premiums for those who actually pay for coverage! Help the insurance companies by working with them to lower their costs, but stop them when they want to simply increase costs unnecessarily, which given the proposed percentage increases seems to be the case here.



06/27/2011 04:32 PM

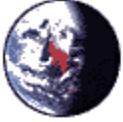
To

cc

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

[REDACTED] lived my proposed rate increases for Oxford - I reside in [REDACTED]. Oxford is asking for a rate increase of 26.3%. This is absolutely criminal. Please help small business and not approve such a high increase. Right now a single insurance policy is \$500 a month - a family is \$1400 a month. A 26.3% increase is making health insurance out of reach for everyone in this state & country.

Small Business & individuals are begging you not to allow such outrageous increases. Everyone is on the brink of failure in these economic times. Please have mercy on us, who are trying so hard to scratch out a living.



cc

Subject Oxford Health Plan Rate Request

Dear Sir or Madam:

I am writing you regarding UnitedHealthcare's request for rate hikes to its Oxford products in Spring, 2012. I have Liberty Plan (SM) Direct underwritten by Oxford Health Insurance, Inc.

[REDACTED]

I work for [REDACTED]

[REDACTED] The *only* benefit I receive is my health insurance. I am the [REDACTED] person, because [REDACTED] cannot afford more. Before switching to Oxford Health Insurance, I had GHI, which became so prohibitively expensive, that we had to drop it and pick up Oxford, a far less comprehensive plan with a high deductible. When we switched to Oxford last year, the monthly cost was \$503 and some odd cents. This year it went up to \$599 and some odd cents, nearly a 20% increase. I don't know any individual who receives a cost of living increase anywhere near that much, yet health insurance companies seem to get such increases on a regular basis. I don't think most businesses, especially nonprofits, see such an increase in their incomes, especially in today's economy, but somehow they are supposed to be able to pay out that much more annually to health insurance companies that are among the few businesses (along with oil companies) that are overflowing with huge profits.

Now, UnitedHealthcare is requesting another obscene increase in the 19.8% to 21% range. This should be seen as what it is: a crime of extortion. Acceding to such requests by greedy, profiteering health insurance companies should be seen as complicity in the crime. They can claim all they want that this is needed to do research on new treatments for diseases, but we all know that health insurance companies are best at denying coverage to people who really need it. Look at their annual profits to see how much they are investing in health care and how much they are investing in advertising, political lobbying, and exorbitant salaries to their executives.

We MUST take the profit out of health care. NO ONE should be allowed an increase greater than the cost of living increase of the average worker. Until we have universal health care/medicare for all, profiteering insurance companies should be kept under very tight control. They should not be allowed to suck the life-blood out of individuals or the majority of businesses and nonprofits that struggle everyday to survive.

I urge you to reject UnitedHealthcare's request for an increase of approximately 20% next year or any year. Since they already received a 20% increase this year, it should be years before they qualify for *any* increase. Let cost of living raises catch up to that 20% margin before that happens.

Sincerely,





06/27/2011 10:54 PM

To PremiumRateincreases@ins.state.ny.us  
cc  
Subject Rate filing for Oxford NY Health plans

Thank you for reading my comments upon receiving a notice from Oxford Health Care regarding proposed rate increases for 2012. It is just outrageous that in any economy, especially this one, that any business would even think of increasing premiums at 22.4%, let alone get away with it. This industry needs to be controlled. I am already paying over \$700 per month just for my premium, as a single person. Only a few years ago, my monthly premiums were in the \$400 range, and with lower copays. This is simply out of control and I know I speak for others about please not allowing these ridiculous increases. When I worked for a big company in good times, we never thought of increasing our rate card over 1-2% and yet your industry can get away with these double digit increases. And at a time no less when most of us are struggling just to pay our rent or mortgages. Thank you for listening and I hope stopping this situation.



06/28/2011 07:29 AM

To premiumrateincreases@ins.state.ny.us  
cc  
Subject United Healthcare Oxford rate increase application

I have received a letter from my medical insurer (Oxford Freedom Plan) and I am shocked to read of their request to the NYSID for a 19.7% rate increase for 2012. This is on top of a 17% increase in 2011 and similar increases for the past several years. We and most small businesses, can not afford to continue to offer coverage to our employees with these draconian rate increases, and ask that you NOT approve the United Healthcare Oxford request for a 19.7% rate increase for 2012.  
Sincerely,