



06/23/2011 10:54 AM

To PremiumRateIncreases@ins.state.ny.us

cc

Subject United Healthcare Rate Increase

To NYSID:

RE: United Healthcare, Oxford New York Small Group EPO Plans

I received a letter today informing me that United Healthcare is filing for an EPO rate increase for 2012. The letter indicates that a premium increase of 24.1% is requested! This seems exorbitant and unjust. I have had to change my healthcare three times in the past three years because of ridiculously high rate increases. I understand that insurance companies are in the money making business but Small Group Plans seem to be suffering from their greed. Obtaining quality health insurance as an individual is extremely expensive but now the cost of healthcare in small groups ( [REDACTED] ) has become radically unaffordable as well.

In these times, healthcare has become a necessity, not a privilege. It seems to me that a rate increase of 24% in one year is profoundly inhumane and verging on criminal.

I request that you deny United Healthcare's filing for a 24.1% rate increase for 2012.

Thank you for your consideration



06/23/2011 11:57 AM

To PREMIUMRATEINCREASES@INS.STATE.NY.US

cc

Subject Pleae Help-Oxford 24.1% Increase

We just received notice that Oxford New York Small Group EPO plans filed for a 24.1% rate increase. What are they CRAZY. Over the last several years there increase have been very high. Now this is unbelievable. With medical inflation cost is below 10% why are they requesting 24.1%.

Please do not grant them this **HUGH INCREASE.**



06/23/2011 01:23 PM

cc

Subject Rate increase for Oxford New York Small Group E[P {;ams

Oxford has advised that they have requested a rate increase of 24.1% next year. This comes after a rate increase in the current year of 12.5%. As a small business we simply can't afford to pay the type of premium increases. In recent years our actual income has been reduced. Granting increases at this level will only result in more families becoming uninsured.



06/23/2011 02:01 PM

To premiumrateincreases@ins.state.ny.us

cc

Subject Oxford NY small group epo plan

Dear Superintendent,

I strongly protest the exorbitant increase requested by Oxford. 24.1% is an outlandish and unprecedented increase. I think the .1 is to show how carefully they computed it, and the 24 is inflated in the hopes of getting the 10% they're actually looking for. I'm currently paying them over \$500 a month for [REDACTED] policy and did not receive a penny for the last two claims I submitted for specialists my [REDACTED] had to see. Are they trying to position themselves somehow for when the healthcare reform kicks in? In any case, there's no way they can justify this kind of increase, and I respectfully request that you deny it.

Thank you.



06/23/2011 05:55 PM

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

cc

Subject Rate Filing Increase for Oxford NY Small Group EPO Plans

Dear NYSID,

RE: Insurer-Oxford  
Plan- New York Small Group EPO

I am writing to ask you to please not approve the proposed Oxford EPO group rate increase of 11.5%. It is very unfair. Every year my h [REDACTED] company which falls in the Oxford NY small group EPO plan, is enormously increased. Last year for our 2011 renewal we were increased by 18.5% ! This is ridiculous our premium keeps increasing and our coverage keeps being reduced. Yesterday I received a letter stating effective 9/1/11 several services upon renewal were being changed. Our emergency room co-pay is being increased from \$75 to \$200! Yet we are not getting our premium reduced. This needs to stop. It

is the small business owner who is suffering. I am tempted to go without health insurance but afraid my child will suffer. The cost per month is one of our highest bills. This should not be. Please do not approve this increase!

Thank you for your consideration,



06/23/2011 07:11 PM

To PremiumRateIncreases@ins.state.ny.us

cc

Subject OXFORD EPO PROPOSED RATE INCREASES

Re: Oxford Freedom Plan/EPO

I received a letter today from United Healthcare/Oxford asking for rate increases, yet again (we had one several months ago @ 10%) for their small group EPO plans. Shame on them for asking (yet again) for increases, no matter what the reasons. They should get their house in order before asking the consumers for any more increases. Did they really think that anyone would write approving their request of (yet another) increase? Appalling. The NYSID be asking them to streamline their processes, and decreasing their premiums. This rate application should be denied, under any circumstances.



06/23/2011 07:22 PM

To premiumrateincreases@ins.state.ny.us

cc

Subject oxford new york small group EPO

oxford new york small group EPO:

The proposed 24.1% increase in an outrage...

We had to switch to this policy because our previous plan went from \$832 to over \$2,200/month. We switched to this at \$1,100 per month and now we are looking at a \$300 increase for reduced benefits, with minimal coverage! I have a \$50 copay to walk in the door every time in addition to my premium, then the plan doesn't cover parts of every visit it seems...insurance is getting ridiculously crazy to even afford to have. In these economic times, I cannot see how they think anyone can handle this type of increase.

I would love to know how oxford rationalizes these type of increase requests.



06/23/2011 08:17 PM

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

cc

Subject Proposed UnitedHealthcare/Oxford Rate Increase

Dear NYSID,

**We are providing our written comments regarding UnitedHealthcare/Oxford's rate increase proposal.**

**We do not want NYSID to approve the proposed increase in UnitedHealthcare/Oxford's EPO rates in 2012. The proposed rate adjustment over the 2011 medical premium of 11.5% is outrageous and should be denied in its entirety.**

**In fact, we would strongly prefer for the federal government to institute a single-payer, "Medicare for all" system that would entirely eliminate private insurance companies as unnecessary for-profit "middle men".**

**In both good economic times (and not so good like now), we seriously support the need for such basic health care reform such as the single-payer solution.**

**This proposed insurance "rip-off" can not be allowed to continue any longer. Private profit has absolutely no business when health care should be a public right.**

Sincerely,



06/23/2011 09:24 PM

To premiumrateincreases@ins.state.ny.us

cc

Subject Rate Filing for Oxford New York Small Group EPO Plans

Dear NYS Insurance Department:

I am writing in response to a notice I received today concerning UnitedHealthcare's filing of a rate application seeking an increase to EPO rates for groups renewing in calendar year 2012.

I strongly urge the Superintendent of Insurance not to approve any proposed rate adjustment. The estimated total (medical and pharmacy) increase over the 2011 premium is 13.5%. If approved without modification, this would be the third consecutive year of double-digit premium increases. My Oxford premiums have already increased around 17% and 20% for the prior two renewals!

The CEO of UnitedHealthcare received over \$100 million dollars in compensation last year and is one of the highest paid executives on Forbes list. He should take a pay cut before you approve any premium increase.

Individuals like myself only have one option to escape these relentless and massive health insurance premiums year-after-year: become uninsured and risk bankruptcy. Because I do not want to jeopardize my personal assets, which I have worked very hard for, I continue to pay these rising insurance premiums that far exceed overall rates of consumer inflation.

I cannot buy insurance across state lines. I can't buy a catastrophic-only plan because of all the NYS mandatory minimums. The health insurance market is dominated by a few large insurers and there is no true competition. If you approve this increase, the only conclusion I can logically draw is that NYS Insurance Department is in bed with the health insurance industry. These large premium increases need to stop!

Sincerely,



06/24/2011 08:12 AM

To [REDACTED]

cc

Subject Comments on United Healthcare Ins Co of NY Health Insurance Rates Filings

I just received notice that they were requesting rate increase for a substantial increase. Every year our insurance rates increase and our co-payments increase to reduce the amount of our employee portion of health insurance. Our group holder is trying to stay in business and can't afford any more increases as the employee portion becomes a hardship to us. Please consider all options before allowing such a large increase. Thank you.



06/24/2011 08:59 AM

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

cc

Subject United Healthcare Oxford Rate Increase

We just got the estimated Medical Increase in premium letter for our "Oxford NY Small Group EPO Plan"

The proposed increase of 24.1% is insane. For us that means that a family coverage is going from \$19,260 per year to \$24,075. Single from \$6,015 to \$7,520. At this rate we will have to discontinue our health coverage in a few years.

We strongly request that this increase be denied.



06/24/2011 09:06 AM

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

cc

Subject UNITED HEALTH CARE/OXFORD NEW YORK SMALL GROUP EPO REQUEST FOR RATE INCREASE

June 24, 2011

To NYS Insurance Department

Re: Request for rate increase United Health Care/Oxford New York Small Group EPO.

I am writing today to express both mine and my fellow co-workers request that the 12.5 percent

increased requested by the above **NOT** be approved. We work for a very small company, we have not received any pay increases in over 4 years, yet every thing is increasing in cost, mainly things that we cannot do without, like utilities, food, property/school taxes and health insurance, they increase whenever they feel like because we cannot do without their services.

Our insurance rates already increase this year, even though we have health insurance we cannot afford to use it, we have \$1000.00 deductibles per person and must pay co-payments until we reach an out of pocket expense of \$3000.00 per person, our emergency room co-pay has increased from \$75.00 to \$200.00, X-rays are only covered in done in the doctors office and even then the maximum our Oxford will pay is \$100.00. Recently my [REDACTED] had chest pains and the hospital wanted him to stay overnight, we had to decline against their advice because we could not afford to pay the co-pay's and deductibles, just going to the ER cost several hundred dollars. [REDACTED] is on disability and not yet eligible for Medicare so I pay for our insurance and take home a whopping [REDACTED] per week, with this I need to pay all our other expenses and try and buy food.

[REDACTED]

I could go on and on but the bottom line is **DO NOT APPROVE UNTIED HEALTH CARE/OXFORD'S REQUEST FOR AN INCREASE**, they do not deserve it. We have been notified by them of their request for increase not have not received any notice explaining the changes that have already been made to our policy, I guess they figure we'll find out when and if we can afford to use the insurance we now have and received the bills.

Sincerely,



06/24/2011 09:57 AM

[REDACTED]

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

cc

Subject Oxford Rate Increase

I would like to express my deep concern regarding the 24.1% rate increase UnitedHealthcare/Oxford has requested. The increase will force my company to discontinue health coverage to employees. If others companies also find the increase a burden, the state will have to fund the health costs of all the newly uninsured which will increase everyone's taxes and ultimately drive businesses out of the state.

Please consider the UnitedHealthcare profit data and realize that they will continue to raise rates to compensate for all of the lost customers. Costs will continue to spiral out of control with unfortunate social consequences.



06/24/2011 10:43 AM

To premiumrateincreases@ins.state.ny.us  
cc  
Subject Stop United Healthcare-Oxford reate increase

# PLEASE STOP THEM

Oxford New York Small Group EPO will increase my pruumum by a huge 24.1% next year if you do not do anything to stop them. United Healthcare makes billions in profits and want more. The executives think we are their piggy bank and can do whatever they want to increase their pay and bonuses. Please stop them. Please do not give them the increase.



06/24/2011 01:06 PM

To <PremiumRateIncreases@ins.state.ny.us>  
cc  
Subject United Healthcare

To whom this may concern:

We changed from an Oxford New York Small Group POS Plan this past year to an Oxford New York Small Group EPO Plan because of the tremendous increase in price from 2010 to 2011. As a small business, we always wanted to offer our employees the best possible coverage with as much flexibility as possible. Now, United Healthcare is applying for a 14% increase in the EPO plan for next year.

We can not increase our fees to clients at anywhere near these increases yet have to provide the same or better service. I am protesting this proposed increase. We have had to settle for less and pay more to them. Where is all of this premium money going? Certainly not to the people who purchase the insurance and not to the providers...



06/24/2011 01:47 PM

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

An increase in the 2012 health insurance rate will be a deterrent to the continual of our employee's health insurance benefit. As a small business, we are already struggling annually, striving to output a sufficient profit; a profit that will keep the business going and the employees working. We offer health benefits to our employees because we know that many of our employees are already struggling with their bills. In this economy, everyone is hurting. If insurance goes up, we may not be able to afford the coverage even for the owners. Our insurance is already costly, please consider keeping the rate as is or lower if possible.

Thank you for you time,



06/24/2011 01:48 PM

To  
cc

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

An increase in the 2012 health insurance rate will be a deterrent to the continual of our employee's health insurance benefit. As a small business, we are already struggling annually, striving to output a sufficient profit; a profit that will keep the business going and the employees working. We offer health benefits to our employees because we know that many of our employees are already struggling with their bills. In this economy, everyone is hurting. If insurance goes up, we may not be able to afford the coverage even for the owners. Our insurance is already costly, please consider keeping the rate as is or lower if possible.

Thank you for you time,



06/24/2011 02:21 PM

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

Subject Filing for Oxford Small Group EPO plans

Please deny the requested rate increase of 24.1% for Oxford Small Group EPO plans . It will make the coverage unaffordable.





06/24/2011 02:45 PM

To premiumrateincreases@ins.state.ny.us  
cc  
Subject United Healthcare Oxford Rate Filing for Small Group  
Increase is TOO HIGH

I am writing in response to the Rate Filing for Oxford New York Small Group EPO Plans. United/Oxford's request to increase premiums by 24.1% is much too high and is detrimental to small businesses. Many others in the small business community that I know use Oxford because it has been reasonably priced - even after last year's increase of 20%. Compounding an additional 24% on top of this is equivalent to price gouging and is well over the inflation rate 3.6% for the last year.

I urge you to reject Oxford's request to increase their rates at this level. At most 2 or 3% to fall in line with cost of living adjustments is appropriate.

My company has owned an Oxford Policy for three years and will need to change or go without health insurance if this request is approved.

Thank you for evaluating this request.



06/24/2011 02:58 PM

To <PremiumRateIncreases@ins.state.ny.us>  
cc  
Subject Oxford Proposed Rate Increase

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

To whom it may concern:

Insurer: United Healthcare/Oxford  
Product: CSP05 - Healthcare

Yesterday, we received a notice that Oxford has applied for an early rate renewal premium increase of 24.1% (see attached).

Our small local business has purchased Oxford/United Healthcare insurance for over ten years. Every year our rate rises, and our coverage drops. For the 2009-2010 our family monthly premium was \$1342.00. This year it was raised to \$1618.00., a 28 percent increase of over \$3300 per year. If the NSID allows Oxford's requested 24.1% increase our monthly premium would rise to \$2,006. That's 52% in two years and more than any service provider should be allowed or that any small business can manage. We simply cannot afford it.

Our office strongly requests that any premium increase be held to no more than the current inflation rate. Thanks for your attention to this matter.



06/24/2011 03:39 PM

To PremiumRateIncreases@ins.state.ny.us

cc

Subject Rate Increase Application of UnitedHealthcare Oxford re  
Small Group Plans

In response to the June 22, 2011 invitation of UnitedHealthcare for its policyholders to comment upon its proposed rate increase(s) for its Oxford products, including a 12.7% hike on its "Small Group EPO" plans, I am writing to urge that the application be denied in its entirety. The rate increases must stop, period. Everyone talks, but no one does anything about the fact that the average citizen can no longer afford health insurance, even the high-deductible plans (unless they are fortunate enough to receive it as a benefit of their employment, in which case they have no idea how dangerous this problem is). Oxford has been increasing premiums at a rate 5-10 times the rate of inflation at time when individuals cannot find work and employers cannot afford to hire (much less provide health insurance as an employee benefit). In contrast, I suspect that Oxford is an extraordinarily profitable business unit. Have its executives and large shareholders shared the country's economic pain? I suspect not. There is little reason to make carriers apply for rate increases every year if it is merely a pro forma exercise resulting in allowances of percentage increases of 12, 15 or 18. Perhaps we should simply stop saying that insurance rates are regulated. Query whether any unregulated industry has increased its prices as much as the health insurers have. The average person can only wonder whether the carriers have a bet going with the oil companies about which can get away with the highest percentage price increases. Another question: If, as the doctors and hospitals say, they are being squeezed and making less money, where is the money going other than to the carriers?

Thank you for your consideration.



06/24/2011 03:58 PM

To

cc

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

I just received a letter from United Healthcare Oxford stating that they have filed for a 24.1% increase in their Oxford New York Small Group EPO plans. That is on top of the 17.5% increase we had last year even after changing our plan with less coverage. If we had renewed the same plan it would have been 45%.

We cannot afford such high rates. We are a small office. For [redacted] years we have had medical coverage for everyone. Now what are we to do? I wish our business had gone up 24.1%. How can the state allow such increases. Healthcare costs could not possibly have gone up that much. We hardly use the insurance. Are there any other options? Why doesn't New York create a single payer plan?

Don't let Oxford get away with this. Say no!



06/24/2011 03:59 PM

To

cc

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

I just received a letter from United Healthcare Oxford stating that they have filed for a 24.1% increase in their Oxford New York Small Group EPO plans. That is on top of the 17.5% increase we had last year even after changing our plan with less coverage. If we had renewed the same plan it would have been 45%.

We can not afford such high rates. We are a small office. For [REDACTED] years we have had medical coverage for everyone. Now what are we to do? I wish our business had gone up 24.1%. How can the state allow such increases. Healthcare costs could not possibly have gone up that much. We hardly use the insurance. Are there any other options? Why doesn't New York create a single payer plan? Don't let Oxford get away with this. Say no!



06/24/2011 04:15 PM

To premiumrateincreases@ins.state.ny.us

cc

Subject rate increase

I am writing to beg you to deny Oxford's request for a 24% rate increase on their EPO insurance. We are still suffering from the recession and are not in an inflationary pattern. Zero increase is warranted and I guarantee, if this increase is granted, I will drop my insurance immediately and do like so many others do: dump myself in an emergency room and say "FIX ME FOR FREE !"



06/24/2011 05:22 PM

To premiumrateincreases@ins.state.ny.us

cc

Subject Rate filing, Oxford New York Small Group EPO plans

Oxford has advised yet again that they intend to seek premium increases for 2012.

This is what I have to say as a small business owner. My premium for me and my employees increased by approximately 20% this year, and the benefits were reduced.

The insurance companies had record profits last year and the year prior. I had increased expenses and lower profits. NEED I SAY MORE?

Perhaps it's time to move my business to Germany, France, or even Canada, with a reasonable health care system.





06/24/2011 06:30 PM

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

cc

Subject please don't let Oxford raise its rates

Hi there NYSID:

I've just been notified that United Healthcare wants to raise the rates on the Oxford New York Small Group EPO Insurance plan that I already pay \$530.30 per month out of my pocket to receive from them. I do not make enough money every month, at the moment, to afford this plan, which is \$30 more per month than it was when I sent in my paperwork to apply for it. To raise the rates AGAIN while I am still locked into a year-long contract with Oxford seems outrageous.

I'm a [REDACTED]r. I'm trying \*very hard\* to make a living, and Oxford isn't making it any easier. Please show some mercy to myself and all the other [REDACTED] and small business owners who are struggling during this terrible time in the economy.

Oxford should think about finding a better way to deal with its costs. I'm a very healthy person who doesn't smoke, eat red meat or any junk food; I exercise daily. I should NOT have to pay for all the people with terrible health habits.



06/24/2011 09:07 PM

To premiumrateincreases@ins.state.ny.us

cc

Subject OPPOSE INSURANCE RATE INCREASE IN 2012 to Oxford products

**Dear Mr. Wrynn,**

**I nearly fell over when I opened my mail today and saw the letter from UnitedHealthcare. I am outraged that UnitedHealthcare is filing to raise insurance rates on their Oxford products by 24% in 2012. I would be shocked if you are even considering such an impossible-to-pay increase to New York Small Group EPO plans. OHC already received a 20% increase in 2010, they were foolishly granted another 20% increase this year and definitely do not deserve ANY increase next year. They obviously make up their own actuarial amounts that do not reflect the reality on the ground of what it costs to cover healthcare in NYC, especially since so much is not even covered by their plans.**

**It is hard enough to keep up with expenses in NY, and especially healthcare costs. It is unconscionable that UnitedHealthcare would even ask for such an increase and it would be more alarming if you were to grant them any increase. How greedy must one be to prey off the ill. I went to buy a prescription for a**





06/25/2011 12:03 AM

To  
cc

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

Oxford Notice Received. Notice said Oxford is requesting a 13.5 % Increase on my EPO Health Plan. [REDACTED]

To whom it may concern:

I am quite unhappy to have received the above captioned notice from Oxford for filing for a 13.5% increase in health insurance premium from calendar year 2011 to calendar year 2012. My health insurance premium already increased by 13% from calendar year 2010 to calendar year 2011. What do I have to look forward to with each passing calendar year? Am I going to look forward to a 13% to 14% health insurance premium increases each passing year? When is this all going to end? I understand a subtle increase of premium from one year to the next because of some investment in improvement in medical technology and a little bit of inflation, but 13% to 14% premium increase every year is simply way out of line! Why do health insurance company/companies want such a giant rate increase every year? Is it because CEOs and many other executives of these companies (in America) who are already making several millions of dollars per year do not feel they are being paid enough?! These rate increases are coming at a time when 90% of the American population are seeing their salaries and earnings stagnate or going down at the time when many necessities to stay alive (like important nutritious foods and many other vital things) are sky rocketing in costs. I am looking forward to the New York State Insurance Department going through Oxford's (and other health insurance company's rate increase requests) with a very fine tooth comb and have them provide a detailed and valid explanation to justify these annual hefty rate increases. I am willing to bet that the New York State Insurance Department will probably find that the rate increase request of such a magnitude (in such a short period of time) as being frivolous and arbitrary. A 13% to 14% annual health insurance premium rate increase is going to end up causing many of millions of people in New York State alone to have no choice but to drop this health insurance altogether in a very short period of time. I am looking forward to the New York State Insurance

Department to vigorously put its foot down and aggressively deny Oxford's request for a 13% to 14% premium increase 2 years in a row.



06/25/2011 07:44 AM

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

cc

Subject: **Protesting Oxford NY Small Group EPO Plan proposed rate increases**

To whom it may concern,

My small business (██████████) holds an EPO Small Group health insurance policy with ██████████.88 per month for two adult employees, ██████████. The letter Oxford recently sent alerts us to a proposed increase of 24.1% when our renewal comes up in December. That would bring our monthly rate to \$1156.46—an increase of nearly \$225 per month.

I am writing to protest the size of increase that Oxford wishes to institute. The rates we pay are within our grasp-but barely. To impose such a stiff increase is very disheartening, especially in light of the likelihood that they will find other ways to cut back on our entitled services.

I urge you NOT to rubber-stamp this increase, thus gouging the small groups who struggle to provide health care for our employees as it is. Why single us out???



06/25/2011 08:18 AM

To

cc

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

I have received notice from Oxford regarding a requested rate increase of 24.1% covering our renewal period beginning October 2011. This follows a 20%+ increase last year and 15%+ increase the year before. In three years our insurance premiums for our small group will have doubled.

As a small business owner I can assure you that these increases most assuredly affect my decisions to hire full time employees in New York. The excessive cost of healthcare insurance has become an unsustainable financial burden for my business. For example, an employee plus dependents will carry a premium of approximately \$2,000 per month. When added to the cost of payroll tax burdens already mandated, the result is less jobs for New Yorkers.

I urge you strongly to reject this request. In fact, I strongly urge you to

reject any increase greater than 2.5% for any provider in the state. I realize this is an arbitrary ceiling, but we must take a stand and place the burden of sound fiscal and business management back to the providers and provider networks.

We must demand that the healthcare industry deliver efficiencies and cost reductions rather than simply passing along the cost of inefficiency and incompetency through excessive rate increases.



06/25/2011 12:19 PM

To premiumrateincreases@ins.state.ny.us  
cc  
Subject Premium Rate Increases Unjustified

To the Health Bureau:

My company has received notice from United Healthcare/Oxford Insurance of their proposed rate increases for Oxford New York Small Group EPO plans.

I strongly object to their request for an estimated total increase of 13.5%.

In my opinion it is unnecessary and unjustified.



06/25/2011 12:55 PM

To <premiumrateincreases@ins.state.ny.us>  
cc  
Subject Oxford New York Small Group EPO Plan Rate Increase Filing

To whom it may concern,

I am a customer of Oxford New York's Small Group EPO plan, and I have just received a letter stating the group's proposed rate increase that will be added to my current 2011 premium rate. The expected impact over my 2011 premium is an increase of 24.1% for renewal date Oct 2012-Dec 2012.

I resent this rate increase.

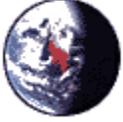
First, there are not a lot of options available for New York small business owners, so I could not simply switch to a competitor's in protest to this rate proposal.

Second, there has already been one rate increase of approximately 17% as recently as a year ago. Two double-digit percentage increase in two consecutive years! The quality of my plan has certainly not been raised, so what justifies these rate increases? During these tough economic times, most of us are struggling to keep our heads above the water, and it certainly does not make much sense to impose outrageous rate increases on our healthcare premium. My earnings have certainly not gone up by 35% in the last two years!

Third, Oxford has not submitted more information rationalizing the proposed rate increase. An increase of 24.1% is not insignificant at all. How did they come up with this figure?

Please consider my pleas. If the insurer seeks to pass down the additional costs related to the new healthcare reform, then they must detail why and how so. Even so, I do not believe it is fair nor ethical to simply charge customers more as soon as a new law has been passed down. I am already being

"penalized" by the reform as a taxpayer in the form of increased Medicare tax.  
Many thanks.  
Regards,



06/25/2011 04:15 PM

To premiumrateincreases@ins.state.ny.us  
cc  
Subject OXFORD NEW YORK SMALL GROUP DIRECT PLANS -  
2012 PROPOSED PREMIUM INCREASE

ATTN: NEW YORK STAT INSURANCE DEPARTMENT (NYSID)

I am a certificate holder of an Oxford New York (A United Healthcare company) policy.  
I recently received a "notice of rate application" filed by Oxford with your department for an increase for policy year 2012 of **21.0%**.

I strenuously object to this increase, and urge NYSID to reject this application and **GRANT NO INCREASE**, for the following reasons:

- For policy year **2009** my monthly **premium was \$567.55**
- For policy year **2010** my monthly premium rose to **\$663.48, an increase of 16.9%**
- For policy year **2011** my monthly premium rose to **\$692.94, an increase of 4.4%**
- In each of these years, the benefits of my program diminished...even with these substantial increases.
- For policy year **2012** Oxford proposes to raise my premium to **\$838.45, an increase of 21%**
- **IF APPROVED, THE PROPOSED INCREASE WILL HAVE RAISED MY PREMIUM WITHIN THREE YEARS FROM \$567.55 TO \$838.45...THAT'S AN INCREASE OF \$270.90 PER MONTH...OR 47.7%**

Further, I object for the following reasons as well:

- During this same time period, I note that Oxford's parent company United Healthcare has announced the following:
- **Record 2010 yearly profits** of OVER \$4,000,000,000.00 (**\$4 BILLION DOLLARS**).
- **Q1 2011 profits** of \$1.22/share which is \$1,340,000,000.00 (**\$1.34 BILLION DOLLARS**).
- And the company has recently **RAISED its 2011 YEAR END PROJECTIONS EVEN HIGHER.**

So, assuming NYSID has the authority to rule on this request, which is being made at a time of

diminishing coverage for participants and grotesquely high profits for the company...as I indicated earlier, I urge its rejection.



06/25/2011 05:34 PM

To premiumrateincreases@ins.state.ny.us

cc

Subject UnitedHealthcare proposed rate increase for 2012

I am in receipt of yet another proposed rate increase from UnitedHealthcare related to their Oxford small business products.

**The latest proposed increase for 2012 is a staggering 26.1% and this coming directly on the heels of a 24% increase that was approved for 2011. Should the 2012 proposed increase be approved, this means they have raised rates over 50% in less than 2 years during a period of particularly low inflation.**

[REDACTED] these increases are predatory, pernicious and targeted at a segment of the economy—small businesses—that is among the least able to mount a defense against these practices.

Again, let me reiterate that I have a high deductible plan, so I pay for virtually all of my healthcare costs directly through my HSA (this includes doctors visits, tests, prescriptions, etc.). And while UnitedHealthcare has raised my rates every year that I have been a member, virtually the only benefit I receive for my premiums—which would amount to over \$7,100 annually should the latest increase be approved—is that of the negotiated rates with providers, since I have never reached my deductible on the plan in any year.

Indeed, the behavior of UnitedHealthcare is precisely the type of bad faith corporate practice that Secretary Sebelius warned would be monitored, with violators cited and not allowed to participate in healthcare exchanges that are to be created under the Affordable Care Act.

I urge you to deny this egregious proposed increase and warn the company of the consequences of continuing to unfairly burden the citizens of New York in its efforts to bolster their profits.

Thank you in advance for your attention to this matter.



06/25/2011 07:06 PM

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

cc

Subject Small Business Owner -- and Comments on the United Health Care / Oxford Increase

Health Bureau Premium Rate Adjustment  
New York State Insurance Dept.  
25 Beaver Street  
New York, NY 10004

I am a small business owner that is trying to build a business and pay the Insurance Premiums needed to cover the basics of Health Coverage.  
I just received a letter from United Health Care / Oxford about the Estimated increase they have filed for in New York -- a staggering "24.1%" and I really don't understand how they expect small businesses to handle these type of increases -- We get the increase and then we raise our own prices, the ultimate people that are paying the burden is "Small Business owners and the Middle Class".  
The bigger question is --- Stop the Law Suites, Stop Padding the Lobbyist Pay checks, Stop the in-efficiencies in the USA Medical Industry and start being fare and support justice to the Small Business Owners and the Middle Class American.  
I support NO Increase and more efficiencies.  
Thanks



06/25/2011 07:37 PM

To

cc

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

To Whom it may concern

I am writing this to protest any increases in my health insurance. Rates have gone up and my income has been reduced! Simply put, it is beyond affordable. Perhaps shortfalls can come from the top executives. Oxford executives continue to reign in large salaries and profits. Look elsewhere for your money. Increases have already been out of line. Look around. Health Care, means just that. Care about your participants, care about our collective futures and stop these increases. Lead the industry in your industrialness not greedyness.  
Sincerely



06/25/2011 09:33 PM

To PremiumRateIncreases@ins.state.ny.us

cc



Subject Medical Insurance Premium Increase

I was just alerted that my insurance company, Oxford Health Care/United Health Care, asked a 24.1% increase. [REDACTED] are begging you not to grant this request. This is an enormous hike in our health care costs. I am barely able to afford my health care premiums now and if there is a hike, I will be forced to drop my health care. [REDACTED] had to move out of the country because of health care costs here. I am afraid I will have to do the same.

I know the President of the US said that there has not been any increase in the "Cost of Living." I disagree. Gas for a car costs more, home heating oil is out of control, food prices increased, and now my health insurance will force me to either carry none or move to Australia with my children.

I am begging you to please deny this increase. As it stands, that will increase my premium \$4,000 dollars a year. I am already paying \$14,000+ a year.

Please consider the average American.

Thank you for your attention and consideration in this matter.

Sincerely,



06/26/2011 08:34 AM

[REDACTED]

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

cc

Subject written comment

Dear NYSID Rep,

I am writing in response to a letter from UnitedHealthcare Oxford dated June 22nd 2011 stating that they intend to raise the cost of my health insurance 12.7%, perhaps even more, over 2011. I am extremely angry and outraged about these rate increases. Next year is an election year, and the voters are mad as hell and are not going to take it anymore. I am one among many middle class small business owners in New York who is getting taken advantage of by my health insurance company. These rate increases are predatory. Elected officials haven't done enough to regulate the health insurance businesses. In 2012 they will be increasingly pressured to do so or get out of the way.



06/26/2011 11:33 AM

To

cc

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

UnitedHealthcare/Oxford in a letter dated June 22, 2011 informs that they petitioned the NYSID for a 24.1% premium rate increase for the Small Group EPO plan which renews Dec. 2011. Oxfords premium cost increases for 09/2010 (20.6%) and 10/2011 (24.6%) were extremely high thus forcing our small group to switch into the current lesser EPO plan albeit with still higher premiums and out of pocket costs. Small business simply cannot sustain these huge annual rate increases. Please do not approve the requested 24.1% premium increase for 2012. Thank you for your consideration in this matter.



06/26/2011 04:20 PM

To  
cc

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

“The nation’s major health insurers are barreling into a third year of record profits! Yet the companies continue to press for higher premiums, even though their reserve coffers are flush with profits and shareholders have been rewarded with new dividends.”

-New York Times, “Health Insurers Making Record Profits as Many Postpone Care.” May 13, 2011.

Recent data from the Bureau of Labor Statistics found that the first quarter health insurance employer cost index was 3.4 percent – the lowest it has been in the quarterly series in more than 10 years. Yet for the third year in a row United/Oxford is pushing for increases in the 25% range. Health Insurance is strangling small business and individuals at a time when our nation needs to get small business back on track.

I urge the New York State Dept of Insurance to reject this outrageous request. I urge the State to in fact roll back costs to 2008 levels.



06/26/2011 11:06 PM

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

Subject Absolutely horrified at United Healthcare's Request for 24.1% Premium Increase

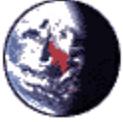
It is truly shocking that any company, but especially a health insurer, should seek a 24.1% premium increase. The current annual inflation rate is less than 3%. The United Healthcare Group made over \$2 billion in profit just last quarter. This request is just the latest outrage from our health insurers.

The health insurance industry makes far too much money and exploits people too badly. Eventually, the Republican dinosaurs opposing single-payer will be extinct and younger voters will put in place the type of system that works extremely well in Europe and Canada. Until then, the insurance industry assumes that they can ask and get premium increases as long as they like. Like a real estate developer who asks for a 10-story zoning variance when all he expects is a 2-story variance, United Healthcare asks for a 24.1% premium increase, so that the regulators will settle at 9%.

It's time to stand up and send them a message. I support a 24.1% rollback in healthcare premiums this year.



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



06/26/2011 11:32 PM

[Redacted]

cc

Subject DO NOT ALLOW UNITEDHEALTHCARE/OXFORD TO INCREASE RATES!

Re: UnitedHealthcare Oxford EPO - (Plan: Oxford "Exclusive Metro", Freedom Network)

DO NOT allow an increase in EPO rates for groups, nor any increase of any insurance company's rates! Here are the reasons why an increase would be unconscionable, and some related puzzling/troubling questions:

1. For *each* of the the last 10 years or more, our medical insurance rate has increased @15+%
2. These increases have never given us any new or improved benefits
3. With each rate increase, there are new limitations on RX & other services
4. We live with the fear and worry that if we become very ill, we will be dropped from our policy
5. Now that many more citizens can purchase insurance and have done so or are doing so, rates should go down, *not* increase.
6. The profit reports of insurance companies show a 30% profit annually - so why should we need to pay more?
7. The cheapest way to go forward is to implement a universal single payer program, as is done in most other countries
8. In Denmark, medical insurance costs \$328. per person monthly, providing coverage from birth to death, including dental.... So, why do we need to pay \$1600-1800. monthly, with no dental coverage, and many, many limitations??
9. Why should those who are in good health, and for years have used their insurance solely for routine check-ups and tests, be penalized with rate increases?
10. Why do Americans need to pay the most for medical insurance and yet get the least, and carry the high risk of their insurer dropping them if they feel that we become too costly to them?
11. It is a very disturbing concept that companies can and do profit from people's health and death! !

Please do not allow rate increases! Please fight our fight and force insurance companies to reduce their rates by 30%, since they profit so much.



06/27/2011 12:05 AM

To premiumrateincreases@ins.state.ny.us

cc

Subject Oxford New York Small Group EPO plans rate increase

I am writing because I was just informed by mail that Oxford New York Small Group EPO plans a rate increase of 14 percent over my 2011 medical premium. I already pay more than I can afford for a family plan -- it is so expensive it's outrageous -- as a self employed writer. This proposed increase is very large 14 percent isn't 1 percent or 2 percent -- it's hundreds of dollars. I would appreciate it if this proposed rate increase were rejected in favor of something more moderate. I'm already spending \$50 on co-pays and hundreds of dollars for pharmacy. I do not know what I will do if this goes through but it will drastically change how we're getting medical

care, including who our providers are. A true hijacking.



06/27/2011 09:32 AM

To

cc

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

My company - a small business - provides an Oxford NY Small Group plan to its employees. It is referred to as the Liberty Plan. I previously provided a Healthnet plan until Healthnet was bought out by UnitedHealth/Oxford. Oxford provided us with a substitute plan that cost about the same but had less benefits and costs everyone more out of pocket.

I just received a notice that they are applying to raise rates by 21.9% (combined medical and pharmacy) in 2012. This is outrageous! It is getting to the point where a middle class family with a decent income cannot afford a decent health insurance policy.

Insurance companies should be doing more to lower the cost of healthcare nor raising rates for the people needing healthcare.

Please, please, please do not allow this egregious increase to go through.



06/27/2011 09:56 AM

To

cc

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

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

I am writing on behalf of myself, [REDACTED] [REDACTED] For many years, we have [REDACTED] for which we fully pay the premium, through the [REDACTED] Each year we try to reduce our expenses. Currently, our monthly premium is \$1000.00. Our family deductible is [REDACTED] or the first time, we have an in-network only benefit. My [REDACTED] are both self employed and the percentage of our income represented by health insurance premiums has increased dramatically despite the efforts to minimize the cost.

While we recognize that health care costs have increased during this period, it is also our understanding that the profits of health insurance companies and the compensations paid to their executives have also increased in a manner disproportionate to average income and profit levels in our society. It is our view that any increase in premiums should be based on the actual, unavoidable, increases in health care costs and that the extent to which insurance companies and their executives have profited during the past several decades should be closely scrutinized. No increase should be approved if it will serve only to perpetuate the disproportionate profits of insurance companies and remuneration of their executives. If anything, these companies and individuals should be expected to reduce their profit and remuneration in a manner consistent with that of everyone who has been affected by the economic downturn of the past several years.

Sincerely yours,

[REDACTED]



06/27/2011 10:27 AM

To <PremiumRateIncreases@ins.state.ny.us>  
cc  
Subject Rate Filing for Oxford

To Whom It May Concern:

We received your letter of June 22, 2011, regarding rate filing for Oxford New York Small Group EPO Plans.

Upon reading the letter it seems to read that the proposed rate could be added to our current 2011 premium rate. After contacting our Health Insurance broker they told us that the increase is upon our 2012 renewal. We are not coming up for renewal until May 2012. If approved, is there a possibility that our rates can go up before our renewal in 2012?

At your earliest convenience could you please clarify this for me? Any additional information will be greatly appreciated.



06/27/2011 10:50 AM

To <PremiumRateIncreases@ins.state.ny.us>  
cc  
Subject Rate Increase

Re: **Oxford Health Insurance  
New York Small Group EPO Plans**

To Whom It May Concern:

Every Year We have received rate increases WELL BEYOND the rate of inflation. On June 22<sup>nd</sup> – I received notification of a proposed increase of almost 13%. As a small – ( or any business) these rates are simply unsustainable. My employees cannot absorb that type of increase – and neither can the company. Either people will be forced to go without – or more likely – we will reduce our headcount.

I am expressly opposed to such a steep increase that is completely out of proportion to any inflationary pressure outside of the Medical world.



06/27/2011 12:19 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 am extremely oppose to the rate increase requested by Oxford Health Plans!

When is this madness going to end! Insurance carriers have increased their premiums every year by 14 - 16% on the average for the past few years. At this rate I will no longer be able to provide insurance for my employees, as an insured, I won't have any coverage! As a [REDACTED] living [REDACTED] cost sharing is out of the question. I barely make ends meet now! As an in-network provider for Oxford Health Plans our fee schedule has only decreased over the years, it has never increased! So where is all the money going? Bonus? Payroll? Fringe Benefits? Where???

I hope you think long and hard before approving any type of increases.

Respectfully,