



06/27/2011 12:26 PM

To

cc

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

March 2011 I changed my plan from a PPO to an EPO because the rate chage was almost \$100.00 increase. Now, Oxford wants a 14% increase again which they say could become effective in 2011 even though I signed a contract for my current rate of \$492. That would make my payment over \$560.

I have been paying insurance for over 40 years and have not had any major health issues. I just visit doctors for annual preventative care. Don't I get anything back for good health???

Why should I be paying for all the people who are ill, or who abuse the system? There should be a sliding scale for insurance like car insurance based on past performance.

I think it abusive all these hikes, and you will find more people dropping insurance as a result, and in the end, your costs will go up because more people will get sick and need more expensive health care.



06/27/2011 12:33 PM

To

cc

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

Hello,

I received a letter from United Healthcare-Oxford that my rates may increase in 2012 by 14% for M [REDACTED]. I am a small business owner that just took over [REDACTED]. My family can NOT afford this rate increase. I spend \$20,000 a year in medical insurance and [REDACTED]

[REDACTED]. Times are very difficult especially being in the [REDACTED] field in this economy. As it is our premium was raised significantly from last year to this year as well as our pharmacy and copayments. Please do NOT allow this rate increase. It is much higher than inflation and there is no need for this. How could the state even allow such a rate increase.

Thank you.



06/27/2011 12:40 PM

To <premiumrateincreases@ins.state.ny.us>  
cc  
Subject UniteHealthcare rate increase

Dear Sirs,

I feel it is absurd for UnitedHealthcare to ask for a rate increase while the economy is dismal and they are still reaping huge profits. I presently pay for both my family and employees and will have to discontinue offering healthcare benefits for my employees if this increase goes into effect.

Sincerely,



06/27/2011 01:21 PM

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

This email is to protest the proposed rate increases by Oxford on June 22, 2011. Our small group Exclusive Metro In-Network Freedom EPO plan premiums e by 19.7%. This is ridiculous. Our small company ( ) struggles to provide health insurance as it is. This increase is excessive and unreasonable.

Thank you.



06/27/2011 02:37 PM

To PremiumRateIncreases@ins.state.ny.us  
cc  
Subject (no subject)

Dear Sirs,

This is in reference to the letter received from United Healthcare (Oxford) for increase in Insurance premiums coming our next renewal in 2012. We are a small business enterprise and strongly object such heinous premium increases every single year. Our premiums were recently increased by an average of 26% in February 2011 over the premium paid in 2010. Now they are asking for another increase of 14%. I don't understand why if inflation is running at less than 2% that they are demanding such high increases every single year.

There has to be some way of figuring out this dilemma that small businesses have to face every year.



06/27/2011 02:56 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

To whom it may concern:

I received a letter from United health care / Oxford, regarding to INCREASE of 24.1% that already FILED for in New York. we people with small business, struggling to keep up our business and then EVERY YEAR we are hitting with increase from Our Premier Health care Insurance and NOBODY stopping them of being this much UNFAIR. we are not getting any help from our government to strait up our business instead every year with helping them to get INCREASE. as a result we Middle Class families being under stress of these big Companies with their constant yearly Increase. this is very destructive for Melons of American Families. please Be on our side and NOT TO LET THEM TO INCREASE.  
I support NO increase.



06/27/2011 03:10 PM

To  
cc

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

I am a sole proprietor and have United Healthcare Oxford's HMO plan which cost me \$903 per month to cover me (i'm 41 and in perfect health) and my almost 2 yr old son. I got a letter this Friday from United Healthcare saying my premium will go up 24.1% next year.

I couldn't even find a place on your site where that number was quoted, but even if in the end it was 19% instead that would still be way more than i can pay. i am not poor enough to qualify for Healthy NY. I can not find another sole proprietor or small business plan and am forced to pay over \$900 per month now.

The rates are already mercenary. My income is not going up, let alone by 24%. Please, please stop these rate increases. Like all small businesses i'm still trying to recover from the recession which is far from over.

I see the news and I know United Healthcare was able to buy another company

and that their stock price is flying high. I'm just a sol

o

e rate increases. [REDACTED]

. Please help.



06/27/2011 03:25 PM

To

cc

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

Dear Mr. Lovejoy,

I recently received a second notice from United Healthcare/Oxford, dated June 22, 2011, informing me of their application for a rate increase to my health care insurance premium, of 24.1%. The rate increase request was to be made also on June 22, 2011. This request comes in light of the 20% increase they were awarded last year (which was far too much!). I am writing to you to vigorously protest this increase, and to tell you that I think that this increase should be denied in its entirety. It is practically highway robbery for this insurance company to request a rate increase of this size, given the fact that there is, for all practical purposes, ZERO PERCENT INFLATION in the United States at the moment. How can they possibly justify an increase of this magnitude? Their request defies common sense and any common logic given the economic situation in the United States. I think it is incumbent on the State Government of New York to represent and advocate for the best interests of the citizens of the state, and not to allow what is essentially an economic attack by insurance companies on the citizens of the state, which you are beholden to serve and protect. So, I request that the rate increase that Oxford/United Healthcare are requesting, as I stated above, be denied in its entirety. They should not be allowed to pillage and plunder the citizens of this state; their request must be denied.

Sincerely yours,



06/27/2011 03:55 PM

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

cc

Subject Oxford Small Groups EPO Plans

**Please do NOT approve the massive, unjustified 12.5% premium increase that Oxford is seeking.**

**It would impose a big hardship on my small company and I might have to lay-off a worker or 2 to afford the premium hike.**



06/27/2011 04:56 PM

To premiumrateincreases@ins.state.ny.us

cc

Subject Complaint - United HealthCare / Oxford

Dear Sirs,

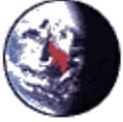
I understand that United Healthcare filed a rate application with the NYSID on June 22, 2011 in an effort to increase premiums for their Oxford New York Small Group EPO plan for an additional 15%.

I find this outrageous as well as abusive to Oxford's policy holders such as myself. I'm self-employed and am scraping to get by just to cover the exorbitant cost of New York City health insurance. Despite ongoing complex and serious medical problems, I was forced to give up my Oxford out-of-network plan, yet am still paying over 2100\$ a quarter just for bare bones basic coverage.

The plan has already increased it's rates 15% since 2010, which was a 15% increase over 2009 rates. If the plan keeps inflating its prices, the results could be catastrophic, not just for individuals like myself, but for the nation's productivity and prosperity.

I urge you to put a stop to this inertia of greed and deny United HealthCare's request.

Thank you for your time,



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

THIS EMAIL IS SENT IN PROTEST OF THE RECENT 13.5% RATE INCREASE PROPOSED BY OXFORD INS CO. FOR THE FOLLOWING REASONS:

- 1) THE PREMIUMS ARE CURRENTLY EXTREMELY EXPENSIVE - SIMILAR TO A MONTHLY RENT OR MORTGAGE PAYMENT.
- 2) THEY GENERALLY DO NOT COVER EXPENSES OUT OF THE NETWORK PHYSICIANS.
- 3) THEY FAILED TO PROVIDE COVERAGE FOR CERTAIN MEDICATIONS FOR MY WIFE, EVEN WITH THE DOCTOR REQUESTING THE SPECIAL TYPES OF MEDICINES. SOME PEOPLE CAN NOT USE THE GENERIC BRANDS. NOT EVERYONE IS THE SAME.
- 4) MOST PEOPLE SIMPLY CAN NOT AFFORD THESE PREMIUMS.



06/27/2011 08:28 PM

To premiumrateincreases@ins.state.ny.us  
cc

Subject Rate filing for Oxford New York Small Group EPO plans

Hello,

Should the proposed rate increase for Oxford New York Small Group EPO plans be approved, I will not renew my plan.

Health insurance is expensive enough and especially difficult for the self-employed and 14% is an astronomical hike. The letter I received did not state the reason for the increase and I'd like to receive information that explains it.

Thank you,



06/27/2011 09:26 PM

To  
cc

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

As a small business owner in the Bronx, I can not believe that United health Care wants to raise my rates another 26.3% after getting double digit increases for the last 4 years. How in the world and I this. My current rate is almost \$1700.00 per month for [REDACTED]. This new rate increase will bring my rate up to \$2147/month [REDACTED], 765 a year just to go to the doctor a couple of times a year and keep [REDACTED] healthy.

NY State has to stop this over spending by Insurance companies on huge salaries and bonuses and start cutting the waste, small businesses in NY just can afford \$25k a year in health care for a family. Most workers in the Bronx do not make much more than this for the entire year and small business in the Bronx is the only area that is probably hiring people these days. Please help out small business, as these dollars that they are increasing us are real after tax dollars !!!!  
A small business in NY should not have to close its doors because it can not afford health care..  
Please do not let a 26.3 % increase take effect, you will be hurting the same people that are trying to make a honest dollar and employ workers within the communities they serve.



06/28/2011 12:39 AM

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

cc

Subject United Health Care planned increases

To whom this may concern:

Hereby I would like to protest the planned increases submitted to the NY State by UnitedHealthcare for Oxford New York Small Group EPO plans, which will be submitted on June 22. Any rate increases which are in percentages above the rate of inflation are immoral and unrealistic and are forcing everyone out of proper health coverage. The insurance companies look out only for their own interest of raising their own profits without respect to the realities of the market and the possibilities of their customers to pay for their basic right – right to health and its protection.

The companies' arguments of raising costs is not reflecting any reality – if the medical costs are rising at this speed, these too must be reigned in by regulation. The public is being priced out of health insurance and NY State must protect us. Nobody's income is rising in the speed of the proposed percentages by UnitedHealthcare (here the outrageous 24.1% !!!!) and so neither the premiums should be allowed to do that.

Thank you for taking my protest seriously.