

July 5, 2011

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

RECEIVED  
JUL 07 2011  
HEALTH BUREAU  
N.Y.C. OFFICE

Re: Rate Filing for Oxford NY Small Group EPO Plans

To Whom It May Concern:

This letter is in response to a notice we received from United Healthcare Oxford regarding rate increases for the Oxford NY Small Group EPO Plans that we are enrolled in. We believe that the rate increases proposed are very high and unfair. Please consider you approval of such rates as we are in a struggling economy and really can't afford such increases in healthcare.

New York State Commissioner of Insurance,

It has come to my attention that Oxford Insurance is choosing to raise its rates. I am already paying an astronomical amount. I have to ask you when does this stop? Please for our consideration have some mercy on older people. The cost of staying alive becomes prohibitive. I believe they are making enough money with the current amount we are paying. The cost of staying alive is outrageous. I look forward to hearing a response from you.



July 4, 2011

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JUL 06 2011  
HEALTH BUREAU  
N.Y.C. OFFICE

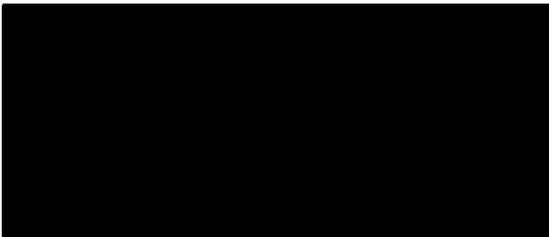
Health Bureau-Premium Rate Adjustment  
New York State Insurance Department  
25 Beaver Street  
New York, NY 10004

To Whom It May Concern:

I am submitting a request that you deny Oxford's proposed rate increase as outlined in the enclosed attachment. An %11.5 percent increase is absurd considering that there have been %15-17 increases every year. This pattern is crazy and unaffordable for individuals or small groups buying their own plans.

The insurance rates in this state virtually guarantee that many will go uninsured or pay high premiums that put stress on their finances and life. This in itself insures that they will eat, poorly because there is no money to buy decent food, rest less work more, be under more stress and develop health problems that will increase medical expenditures. This creates viscous cycle. The premium increases that Oxford is proposing and which they and other companies propose every year do more to create health problems than solve them.

Please reject their proposal.



NYS  
Superintendent of Insurance  
25 Beaver Street  
New York, NY 10004

RECEIVED  
JUL 05 2011  
HEALTH BUREAU  
N.Y.C. OFFICE

Attn: Health Bureau Premium Rate Adjustment

**RE: UNITED HEALTHCARE  
OXFORD  
REQUEST FOR RATE INCREASE**

Your Honor,

I am the plan administrator for my firm's Oxford Health Plan. On June 24, 2011, we received the enclosed notice, dated June 22, 2011, notifying us of a simultaneous rate increase request.

This request is an outrage to small business plans such as ours and should be denied. Over the past 5 years, our Oxford premiums have risen over 65% (a conservative estimate) while the overall cost of living and real dollars earned has been flat or slightly higher than flat, a fraction of Oxford's increases.

Such an increase in the past resulted in our retreat to an insurance product, inferior in economic terms, to our prior policy, due to the backbreaking costs. Now, this inferior product is costing us over 25% more than its predecessor, over only a 2 year period. Have you, the governor or any working public official gotten 25% raises over the past 2 years?

This is a runaway industry, without sufficient government oversight and brakesmanship. Another increase will absolutely result in our dropping the coverage and causing our employees to seek alternatives or no coverage at all. We shall not pay 12-14% annual raises on an unlimited basis. I am sure that NYS will be happy to pick up their coverage with Medicaid.

Health Bureau – Premium Rate Adjustments  
New York State Insurance Department  
25 Beaver Street  
New York, NY 100004

June 28, 2011

Dear New York State Insurance Department,

On June 22, 2011 we were notified that United Healthcare will seek a rate increase of 24.1 % over the the 2011 medical premium for 2012. That increase comes on top of a similar increase made in 2011.

If this increase is approved our healthcare cost will increase **+54%** in two years.

 **and our employees cannot afford this.**

The premium for a single person was \$367.20 in 2010, \$455.57 in 2011, and is projected to be \$564.90 in 2012. Projected total annual cost for **one** employee will be **\$6,778.80, an increase of \$2408.40 in two years.** The premium for a parent with children was \$679.32 in 2010, \$842.80 in 2011, and is projected to be \$1045.07 in 2012. Projected total annual cost for an employee who is a **parent with children** will be **\$12,540.86, an increase of \$4,389.02 in two years.**

This is real money. Simply put, cost increases like this will cause us to remove our business from the State of New York, and possibly the United States of America. The government is out of control and hyperinflation is here.

Sincerely,

June 30, 2011

HEALTH BUREAU  
N.Y.C. OFFICE

RE: Increase in Medical Premium for  
United Healthcare (Also Pharmacy) EPO rates

Dear Superintendent of Insurance,

I urge you to keep any increase comparable to the increase for a 1 year rent stabilized lease at the most (3.75%) or preferably in line with the Core rate of inflation which is close to 2%.

A 24.1% increase is totally out of line with the economic indicators, wage increases (many have been decreased) ~~what~~ is earned on a CD (less than 2% for 1 year) and in my opinion totally unjustified.

Additional reasons:

1. You have to pay \$2000 of what would be covered expenses per year before the insurance company picks up the cost of services while still paying \$495/month for the privilege of having insurance.

2. Given how little insurance pays many specialist are opting to not take any insurance.

3. The individual who works very hard & diligently should be afforded the same benefits as a large group.

Respectfully submitted as a request, ~~to~~

Dear Sir/Madam,

Please note, this letter is in regards to the letter I received from Oxford regarding the proposed renewal rate increase (copy enclosed). I am writing to explain my extreme disappointment with the premium increase. To make us pay for this increase again after they already increased the premium for this year is ridiculous. Not only did they increase the rate, they dramatically decreased the coverage as well as increased the co-pay. I would greatly appreciate it if you would consider denying this increase request from Oxford.

Dear Sir or Madam:

I am writing you because United HealthCare Oxford is filing for a 14.05 percent increase in insurance for 2012.

This is a huge increase and I hope it will be reduced as it represents a hardship for me. I have been unemployed for over two years and am currently paying \$2111.00 a quarter. That's a lot of money every year.

I am with the Oxford Freedom plan thru the small group [REDACTED] I pay a \$50 dollar co-pay everytime I see a physician. Unlike all the other insurers I have had for the past 50 odd years, OXFORD makes me pick up my [REDACTED]—one every 15 days- instead of giving me two at one time. This is a HUGE inconvenience and because I am [REDACTED] leave the house and I must return to get it. ALSO, all previous insurers gave me [REDACTED] pay. Not these weasels.

Please do something to hold these insurance companies in obeisance. They are out of control with their charges. I am fortunate. I have the savings to pay \$8K a year just in premiums. How many out of work people do you think can afford that?

Do something to hold back this increase, please.

June 27, 2011

Health Bureau-Premium Rate adjustments  
New York State Insurance department  
25 Beaver Street  
New York, NY 1004

Re: Medical insurance rate increase for 2012

To whom it may concern,

THIS IS AN OUTRAGE! The executives of Oxford are GREEDY LOW LIFE PIGS!!!! The is no way they can justify such in increase since it will likely be used to increase their salary and perks while we "working slob" are "lucky" to get even a 1-2% increase in salary per year. At this rate my medical insurance premiums will exceed my mortgage.

DO NOT APPROVE THIS INCREASE UNDER ANY CIRCUMSTANCES!!!!!!

PISSED OFF AND ALREADY RIPPED OFF!!!

June 27, 2011

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

RE: UnitedHealthcare Rate Increase request

Gentlemen:

I am certain that this letter and my protest will have little if any effect on your approval of this absurd increase.

How can any small business in NY afford to give it's employees Heath Care benefits with the usury rate increases on top of already astronomical health care costs. A 24.1% increase over last years 21% increase and the year before over 16%.

My Health care costs for my employee's has doubled in 4 years.

What is the profit of Oxford and United Healthcare? What are the officers taking as a Salary? The rich get richer and let the public be dammed.

If you approve this, and unfortunately I believe you will "rubber stamp it", than Good Bye NY. With "Obama" on the horizon, businesses in NY don't stand a chance.

If any additional information is requested please contact the undersigned. Thank you for your consideration.

Very truly yours,

Oxford is no more or less greedy than Goldman- Sachs or AIG or any of the legion of institutions that prey on the populous so that the executives can pay for estates on the water in the Hamptons.

Only after a full and complete forensic audit of Oxford, and a full and complete deposition of each executive at the company is completed, should your committee consider a rate increase. What I am sure a careful analysis of the books and records of Oxford would produce would be a rate reduction. But that will never happen, nor will my wishful thought of looking under the covers of Oxford.

Accordingly, I thank you for letting a disillusioned citizen vent. Most respectfully **I ask that you deny the request for any increase in premium.**

Gentlemen:

I am a customer of Oxford United Health Care. Recently I received a notice that they want to increase my health insurance premium with a 24.1% increase.

 and I am in the small group EPO plan. At this time I am having enough problems paying all of my bills, and I cannot afford an increase in my health insurance.

Please do not allow Oxford Health Insurance to have any premium rate increases or I will be another New Yorker who is unable to afford health insurance.

Sincerely,

RE: ***I AM FILING A RATE APPLICATION VIA THIS LETTER FOR A REDUCTION OF RATES THAT OXFORD AKA UNITED HEALTHCARE CAN CHARGE !!!!!***

Dear Mr. Lovejoy:

Enclosed is a very recent compensation article from Forbes Magazine: STEPHEN HEMSLEY-HIGHEST PAID CEO-UNITED HEALTHCARE ***\$102,000,000.***

You have my permission to lower what Oxford/UHC can charge by 40% starting in 2012. Sounds like an absurd statement on my part.....as also it must sound absurd with the bold print caption below your address on this letter (... **REDUCTION OF RATES**...). Frankly my two statements are grounded in sanity. Oxford's nerve to request any increase is grounded in robbery. Why doesn't the company just reduce Hemsley's compensation by \$95 million dollars. Surely paying him \$7 million and reducing everyone's insurance premiums would make more people happy. Keeping the status quo only makes one person happy: Hemsley.

My company has gone from 7 participants carrying Oxford to 3....and we are on our way to zero participants.

Do your job: deny the rate increase and grant them a rate decrease.

Sincerely,

June 27, 2011

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

RECEIVED  
JUN 28 2011  
HEALTH BUREAU  
N.Y.C. OFFICE

Re: Premium Rate Increases

To Whom It May Concern:

I have received notification from United Healthcare that they will be raising my policy rates, AGAIN, this time at 14%. Over the last 7 years they have raised my rates, raised my deductibles for medical treatment and pharmacy and have eliminated some coverages.

Last year they tried to raise my single policy rate by 28%. I, therefore, was forced to raise my deductibles to my primary care physician and network physicians and pay more for the drugs I need. They lowered the increase to 13.5%.

Enough already. How much profit must they make on the backs of the policy holders. Millions of profits to pay high CEO salaries and dividends to stockholders is too much. The health insurance industry is out of control.

I am strongly against any increase in rates for 2012. If United Healthcare can't handle it...leave the healthcare industry. I'm sure they will not give up so lucrative a business.

The small and very small business is going to vanish (it has been in the process for a while). In my practice, I can't afford to contribute to employee premiums and for the employees to cover it all would mean paying approximately 70% of their salaries. The big corporations have had all the power to manipulate circumstances for their benefit for years and now it is worsening at a quicker pace. Considering the yearly increases approved to health insurance companies by the NYSID, I'm sure these companies have a nice strong influence on NYSID. Greed has become the #1 motivator.

June 24, 2011

To Whom it May Concern:

I was deeply disturbed to find a notice from my insurance company, United Healthcare, informing me of their application with the New York State Insurance Department (NYSID) for a proposed 24.1% increase to Oxford EPO group health insurance premiums in 2012.

I am a sole proprietor of a small business and have already endured a 20% increase in my Oxford United Healthcare insurance premium in 2011. I am a healthy non-smoker with no underlying health issues and am deeply concerned that the combination of the recession and these unrelenting, unregulated and extreme price increases in my health insurance premium will leave me unable to insure myself in the future.

This is an unjustified and unfair burden. I find it unconscionable that in the 2000+ page Patient Protection and Affordable Care Act, there were no provisions to help protect privately insured people and small businesses from this type of abuse and price gouging.

Something must be done to help protect independently insured New Yorkers and I ask that the proposed price increase be denied and that future rate increases are more strictly regulated.

Thank you for your attention to this matter.