



06/28/2011 09:17 AM

To premiumrateincreases@ins.state.ny.us
cc
Subject rate filling for oxford NY small group EPO plans

To Whom it may concern,

I am writing in request that you **do NOT** allow a rate increase for UnitedHealthcare / Oxford products; especially the small group EPO plans.

I have been in practice for 8 [REDACTED] with very few choices for health insurance and very costly choices to cover my family's health needs.

Being a [REDACTED] and accepting insurance fees for services, I am well aware of the following formula: Again, I have been in practice for [REDACTED]. I have **NOT** gotten a single raise (increase in reimbursement) during this time. **In fact, pay cuts.** As a small business group, my health insurance rates for my family plan have **risen by >50%, deductibles (now family AND individual under same plan) and hospital copays have increased by >50%**, and services / coverage have decreased (the amount of visits covered, medication, etc).

Therefore, if I am not receiving the benefit as the consumer (services/ reduced cost) and I am not receiving it [REDACTED], then this great gap is ONLY going one place; THE INSURANCE COMPANIES.

With multi-million / billion dollar quarterly profits, how can we keep allowing the insurance industry to take increases at the expense of the American people?

PLEASE UNANIMOUSLY TURN DOWN ANY PROPOSALS FOR THE INSURANCE INDUSTRY TO INCREASE IT'S RATES!

Thank you for taking this letter into consideration.

Sincerely,



06/28/2011 09:53 AM

To PremiumRateIncreases@ins.state.ny.us
cc
Subject Healthcare premium increase request
UnitedHealthcare/Oxford

We just received a notice from UnitedHealthcare/Oxford that they are increasing, yet again, our premium for an Oxford New York Small Group EPO Plan, by an average of 12.5% in 2012. For the past two years they have increased the premiums by 10-12%. This will be roughly 36% in 3 years! We cannot continue to afford these usurious rates. Our feeling is that the insurance company is raising the rates substantially in anticipation of all of Obama's health care reforms taking effect in 2014. This is not right and we want to register our protest and request that you deny this company the rate increase they are asking for.



06/28/2011 10:41 AM

To premiumrateincreases@ins.state.ny.us

cc

Subject small business Oxford health plan member for 5 years

To whom it may concern:

I am writing because we recently received notice from United Healthcare oxford that they have requested a rate increase for groups renewing in calendar year 2012. We are a small business group EPO plan. We have had this kind of health coverage for the last 5 years and every single year it because a bigger and bigger cost and burden to maintain health coverage as a small business owner. Every single year since we have started our small business our rates have gone up. To of set some of the increases we have opted for no prescription coverage or limited prescription coverage or higher deductible and such things liek this that still in the end make our health insurance costs our largest and most burdensome expense.

[REDACTED] and the health rates have gone up significantly every year. Recently I became unemployed and now more then ever need our health insurance but it has become so expensive and now [REDACTED] it is becoming too much to bare.

I dont understand how New york state can keep allowing these rate increases every single year. This has become a devistating issue for us. and I urge new york state to stop allowing these rate increases . I am now paying more for health insurance [REDACTED] then for my mortgage!!!.

thank you



06/28/2011 12:30 PM

To PremiumRateIncreases@ins.state.ny.us

cc

Subject United Health Care Oxford Rate Increase

New York State Insurance Company
Gentlemen/Madam,

I have received a notice from United Health Care Oxford about a request for a 14-0 % increase for my medical premium and 11.6% Pharmacy increase. I find this request absurd and obnoxious considering the economic state of New York as well as Nation wide. This continued unrestrained behavior by the insurance companies has got to stop. Think of all your constituents that are having trouble making ends meet. This does not even reflect the current cost of living index. Please take a stand and stop the abuse by the insurance and pharmaceutical industries.



06/28/2011 01:44 PM

To

cc

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

We received a rate request filing from UHC/Oxford-of 24.1 %. Wow--I wonder just exactly how small business owners are supposed to grow their businesses with an increase that is nothing short of a disgusting and flagrant example of how flawed the health care industry is. If this rate is approved, it is a damning pointed finger at all that is wrong with this antiquated system that clearly has no interest in the well-being of human beings. Shame on UHC/Oxford for their excessive greed.



06/28/2011 02:00 PM

To premiumrateincreases@ins.state.ny.us

cc

Subject NO ! Rate Filing for Oxford NY Small Group EPO Plans

Dear Sirs:

The increase requested is onerous and unsubstantiated. The Cost of care has not increased 24%, their profits are UNDERREPORTED through accounting gimmicks and inflated costs and inflated administrative expenses. Please look back over the last 5 years and explain why premiums have DOUBLED. NY Small businesses will fail due to this increase, or transfer their risk out of state and leave NY with MORE uninsured, and higher costs. THIS is a bad deal for NY business. Please do not allow an increase more than 5-6% which is reasonable.

Best Regards





06/28/2011 03:41 PM

[Redacted]

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

cc

Subject Oxford New York small group EPO plan

Dear Sirs:

We have been informed that our health insurance provider (Oxford small group EPO plan) is applying for a 14% increase for 2012. The company transferred to this plan in 2011. I request that you thoroughly investigate this exorbitant increase. We do not believe that Oxford and its parent company UnitedHealthcare is losing money when they have windfall profits. However, when UnitedHealthcare absorbs a company they create a smaller and smaller subsidiary, which then applies for huge rate increases. How can the parent company be so profitable if all their divisions are losing money? [Redacted] to pay for these insurance increases – in fact many employees have had their pay cut in the form of working a full day for half pay or losing the day entirely for well over a year. They have had no increase in wages or benefits. I don't know any workers who have had a 14% increase in their wages. This is a very high increase which we do not feel is justified. Also, why don't we allow companies to negotiate drug prices as they do in other industrialized nations? Please deny this outrageous increase.



06/28/2011 04:18 PM

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

<PremiumRateIncreases@ins.state.ny.us>

cc

Subject re: UnitedHealthcare / Oxford rate increase request

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

June 28, 2011

Dear Superintendent of Insurance:

I am writing with regards to Oxford / United Healthcare's recent notice that they have applied for a 24.1% rate increase for all Oxford Small Group EPOs. As a [Redacted] under our Oxford Freedom insurance plan we are strongly opposed to the proposed increase. We've been subscribing to Oxford for many years and each year there is an increase. However, I find this rate increase to be egregious and untimely. This percentage would make the cost of health benefits prohibitive for our business. I certainly do not think that the rate increase, should it be approved, become

[Redacted]. I urge you to not approve the proposed rate increase.



06/29/2011 07:34 AM

To PremiumRateIncreases@ins.state.ny.us
cc
Subject Health Insurance Proposed Rate Increase - STOP IT !

Dear Sir or Madam,

As a small business owner, I am shocked by the letter from my health insurance OXFORD New York Small Group EPO plans regarding the proposed Medical Premium increase of 14%.

THIS IS OUTRAGEOUS!

Economy is on the verge of double-dip recession and if you will not stop this double-digit rise, your taxpaying base will collapse.

I will have to cancel the medical insurance and then close my business. Then everybody will be on Medicaid.

Let's see who will pay for all this if you run small businesses to the ground.

I am strongly against such an uncontrollable jump in medical expenses.

Sincerely,



06/29/2011 11:05 AM

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

I am writing in opposition to the United Health Care / Oxford proposed Small Group EPO rate increase for calendar year 2012 (13.5% overall). There is no justification for this magnitude of increase.



06/29/2011 11:21 AM

To PremiumRateIncreases@ins.state.ny.us
cc
Subject Estimated Medical Increase for 2012

To whom it may concern:

I recently received notice from United Healthcare/Oxford that their premiums are expected to increase by 14% next year. 14% is four times the rate of inflation. 14% is shockingly out of sync with the rest of the economy which is struggling to stay afloat.

During a time where a light is being shined on the greed of the healthcare system, it is shocking to me that 14% premium increases are still even being considered.

I encourage you to reject the proposed rate increase which will make it next to impossible for small companies to offer health care to their employees, leaving more uninsured and helpless.

Sincerely,



06/29/2011 01:21 PM

To PremiumRateIncreases@ins.state.ny.us

cc

Subject Unfair rate hikes!

Dear NYSID,

I just received a letter from United Healthcare informing me that they have applied to raise my insurance rates another 12.7 percent next year. This is grossly unfair and I STRONGLY object. When I signed up for this plan in 2008, my rate was \$1,075.78. Today it is \$1,637.20 for the same plan! A \$561.42 increase three years? And they want to raise it another 12.7 percent? How on earth is this legal? And how is a family of four supposed to afford healthcare at this price in this economy. It just sickens me. I beg you, please do not approve this rate increase!

Thank you!



06/29/2011 01:24 PM

To PremiumRateIncreases@ins.state.ny.us

cc

Subject Fwd: Unfair rate hikes!

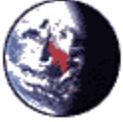
Dear NYSID,

I just received a letter from United Healthcare informing me that they have applied to raise my insurance rates another 12.7 percent next year. This is grossly unfair and I STRONGLY object. When I signed up for this plan in 2008, my rate was \$1,075.78. Today it is \$1,637.20 for the same plan! A \$561.42 increase three years? And they want to raise it another 12.7 percent? How on earth is this legal? And how is a family [REDACTED] supposed to afford healthcare at this price in this economy. It just sickens me. I beg you, please do not approve this rate increase!



06/29/2011 09:15 PM

To



cc

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

I just received a notice in the mail from my health insurance provider, Oxford Health Plans (NY) that they have requested an increase of my group's medical premium by 14% over 2011 rates. (My group is "Oxford NY Small Group EPO plans", which renew from January 2012 - March 2012.)

Given that my premiums have increased every single year by about \$720 MORE per year, I find it appalling that Oxford should another ridiculously large increase. I am a [REDACTED], and within the next year or two, I am going to find it impossible to continue paying for my coverage. This will force me to either rely on some inferior plan or go without coverage until the federal healthcare law's mandate goes into effect. I am a gainfully employed taxpayer. I pay my bills every month, and I pay my taxes dutifully every year. The fact that I am contemplating going without health insurance because of the unmitigated greed of companies like Oxford/United is mind-boggling.

I beg of you to please deny Oxford/United's requested 14% increase in premiums. I understand that the cost of everything goes up (except, it seems, salaries), and much as I might hate it, I am prepared to pay a bit more with each renewal, but a 14% increase is beyond the pale.

Thank you for your time and consideration.



06/30/2011 12:11 PM

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

cc

Subject oppose the premium increases ... Re: UnitedHealthcare/Oxford Premium Increases Plan for July renewal

Dear Sir / Madam,

I have received a letter dated 06/22/2011 from UnitedHealthcare/Oxford, in which it has directed me to write you about comments to their proposed increase of premium in July by 11.5% for both Medical and Pharmacy.

I definitely oppose the premium increases, and hoping our State Government can be on our side to reject their unnecessary increase proposal. The insurers are the real victims here.

We are all struggling to stay on the job, with NO hope of pay increases but facing mountains of bills continuously going up. On top of it, annual increases of Health Insurance premium is just so unnecessary and unfair.

They have to put their acts together to improve their systems and make it more efficient by cutting down expenses or halt their salary increase, bonus or profit sharing at cost of all hopeless insurers. I would suggest audit them more frequently to calm down their greed, plus catch those shameless doctors who are abusing the billings.

Please feel our pains as an ordinary residents in NY, reject the Health Insurance Premium increase!! The insurers should not pay for their failing systems.

Thank you for listening.

Sincerely,



06/30/2011 12:31 PM

To

cc

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

We have received notice of ANOTHER excessively high rate request submitted by Oxford for 2012 EPO coverage. Having been forced to move our coverage in 2010 from PHS Guardian to Oxford as a result of Oxford's takeover of PHS, we have continually downsized the level of our coverage, gone all ed the deductibles and co-pays, etc. We are a very small, [REDACTED] Rates and increases have been as follows:

2009: \$871/month with PHS Guardian

2010: \$1,100/month with Oxford (26.3 percent increase)

2011: \$1,318/month with Oxford (19.8% percent increase)

2012: Proposed increase is 12.5% for EPO - that would make our premium approximately \$1,483/month, a 70% increase since 2009, with less coverage and more risk for out-of-pocket absorbed by us, personally. When does this END? Our business is down 50% since 2009. Why are insurance companies and the medical industrial complex not sharing part of the pain of this recession/depression? When does this upward spiral of cost increases for health insurance end? SINGLE PAYER SYSTEM NOW!



06/30/2011 05:51 PM

To premiumrateincreases@ins.state.ny.us

cc

Subject Small Group EPO plans

To whom it may concern,

I have just received a letter from UnitedHealthcare Oxford Re: Rate Filing for Oxford New York Small Group EPO plans.

I have the Oxford Freedom Plan [REDACTED].

To put it lightly, I was shocked by the proposed rate increase of **14%!!!!!!** I hope this rate is quickly denied by the NYSID, is this type of increase even legal? Please let me know if there is someone I may speak with about this. This sounds a lot like the mortgage mess this country is in, how are families supposed to afford this type of gouging in this kind of economy?

Best Regards,



07/01/2011 11:22 AM

To PremiumRateIncreases@ins.state.ny.us

cc

Subject Please do not grant an EPO rate increase to United Healthcare/Oxford

Dear NYSID,

As a small business owner, I strongly object to United Healthcare/Oxford's request for a mid-year rate increase. Granting their application, as filed on June 22, 2011, would be devastating to us, as well as to other NY companies struggling to cover rising costs.

Oxford Health Plans proposed an increase in our insurance premiums by 18% at our renewal date in January of this year. In order to control expenses, we were forced to reduce our employees' coverage, raise deductibles, and the out-of-pocket costs of doctor's visits. This reduced the increase to 109% of our previous health insurance costs, which have been rising at an accelerating rate for many years, while minimizing benefits.

If NYSID grants the request for a mid-year rate increase, we will be paying up to 125% of last year's insurance costs per employee, for less coverage. This is an outrage. We cannot pass these extreme and unanticipated costs on to our customers.

Please support New York small businesses and do not grant United Healthcare/Oxford the approval they seek to increase their EPO rates for 2011 or 2012. Please look at their yearly profit margins and compare that to the average small business.



07/01/2011 11:46 AM

To PremiumRateIncreases@ins.state.ny.us

cc

Subject Oxford New York Small Group EPO Rate Increase

To Whom It May Concern:

I recently received a letter from my insurance carrier, United Healthcare/Oxford stating that there will be yet another 25% rate increase for my sole proprietor plan.

Just so you are aware, Oxford has already increased the premium for this plan by 25% last year. Most of us can barely afford the premium as it is. I sincerely hope that you will not allow yet another 25% increase.

Thank you for your consideration.

Warm regards,