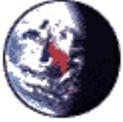




Anastasiya
Savenkova/HLT/NYC/SIDNY
06/28/2011 02:18 PM

To
cc
bcc
Subject



06/23/2011 06:29 PM

To premiumrateincreases@ins.state.ny.us
cc
Subject Rate Filing for UnitedHealthcare/Oxford New York Small
Group Metro Plans

To Whom It May Concern:

When is it going to stop? As a [REDACTED] my annual health insurance premium went from \$8,382.12 for "Plan1, Freedom POS" to \$9,180.12 for "Plan 2, Freedom POS" between 2009 and 2010 (a 9% increase) and from \$9,180.12 to \$10,122.96 for Plan 2S, Freedom POS" in 2011 (another 9% increase)...and that's for continually reduced coverage in order to keep the premium as low as possible.

Now I receive notice that Oxford has filed for a 14.6% increase for 2012. That means that in 3 years Oxford would receive rate increases of over 32% on my policies. There must be an end to this. These companies keep making more and more money and their executives receive larger and larger salaries while we "little" individuals get clobbered.

Please DO NOT approve the requested rate hike....or for that matter, any rate hike. Thank you.



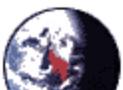
06/24/2011 12:42 PM

To
cc
Subject

I have received notice today from United Health Care that it is filing an application with NYSID for a 12.1% increase in our small group plan premium which is already at a ridiculously high rate - as of July 1, 2011, the monthly premium has increased from \$1,698 to \$1,869, or \$22,428 per couple. This is outrageous, and something has to be done to stop these increases in premiums which are already causing undue hardship both to small corporations and its employees.

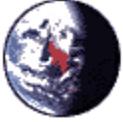
Please do not allow another outrageous increase to occur.

Thank you.



06/24/2011 01:32 PM

To PremiumRateIncreases@ins.state.ny.us



cc

Subject Re; Unitedhealthcare Oxford Premium Rate Request for Small Group Plans

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

Dear Superintendent of Insurance and Health Bureau of the NY State Insurance Department,

By way of introduction, I [REDACTED]
located in New York City.

Our services support [REDACTED] which is for the most part entirely in New York. We help create employment with our clients and typically have [REDACTED] working on-site with our clients every day, and also work hard to find employment opportunities for our candidates seeking direct hire employment.

Today we received a notice from our healthcare insurance provider, UnitedHealthcare Oxford, notifying us of their intent to file a rate application seeking an increase to our Metro and Direct rates of 20.6% and 26.3% respectively.

I have never written such correspondence in the past, but felt a burning need to communicate how outrageous this is and how it specifically affects us as small business owners. I know that they are a large, powerful firm with influential lobbyists working for them in NY and throughout the country and that my voice will not likely be heard. However, I feel that it is important to try, and hope that you will take this communication into consideration when evaluating such requests.

I currently pay over \$2,200 per month for insurance coverage for my family and I (which as a business owner is treated as personal income from an income tax perspective, not a business cost). Such an increase would elevate that cost by AT LEAST \$450/month for the same coverage. We also currently pay the insurance premiums of our employees, with plans beginning at \$550/month for a single employee. This would go to at least \$660/month if such a rate increase is allowed. Simply put, we have been making 50-75% less over the last few years of the economic downturn and can no longer keep absorbing such cost increases.

Unfortunately, we (along with many other companies) cannot arbitrarily raise costs for our services in such a fashion without immediately losing business from our clients.

We respectfully request that such increases in premiums NOT be allowed. Small business owners across the state are suffering as it is from decreased revenues and increased costs every day. This cost increase without a corresponding increase in service and/or benefits should not be granted.

Respectfully,



06/24/2011 01:59 PM

To premiumrateincreases@ins.state.ny.us

cc



Subject THEFT!!!

Dear Sir/Madam:

I just received a proposed rate increase on my Oxford New York Small Group Metro Plan of **20.6%** for 2012. That's right, **20.6%**. This would raise my already outrageous monthly premium from \$2,215.48 to \$2,671.77 for an annual cost of \$32,061.24. It's impossible for me to believe that the State Insurance Department would even approve half of this request. Kindly deny the entire request as it is so absurd and arrogant that this company should be forced to become more efficient or my small company will go bankrupt.
Thank you for your consideration.



06/24/2011 03:14 PM

To premiumrateincreases@ins.state.ny.us

cc

Subject Rate Filing for Oxford New York Small Group Metro plans

Our small business provides health insurance coverage from United Healthcare Oxford Metro's Liberty network to our [REDACTED] employees. Our business has been providing health insurance to the staff by paying 100% of the premiums. When our previous plan with Oxford was renewing in April 2011, the rates were increasing by 17% and the out of network deductible was doubled from \$1,000.00 to \$2,000.00. In order to continue providing health insurance for our staff, at no cost to the employees, we had to renew with Oxford under a new network plan that had a lower premium. As a result, some staff members primary care physicians were no longer participating with the new Oxford network, Liberty.

We have received a notice that United Healthcare Oxford plans to raise our premiums rates in April 2012. We are writing to request that New York State Insurance Department deny their request to increase their rates. United Healthcare Oxford has been our health insurance carrier for over [REDACTED]. And they have consistently raised their premiums annually while less doctors are participating with their networks. If their premiums are raised by 12%, our small business will have no choice but to have employees begin contributing a portion of their health insurance premiums.



06/24/2011 04:03 PM

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

cc

Subject United Health Care Oxford

We have received yet another notice that Oxford has filed for a 13.4% rate increase for their NY Small Group Metro Plans. Their rates are already unaffordable to small business owners, and remain among the highest in the industry. In addition, their claims practices and customer service are atrocious. They systematically deny most claims, and then put the burden on the insureds to jump through hoops to get covered claims processed.

As a policyholder and insurance broker, I urge you not to grant their request for a 13.4% increase.

Sincerely;



06/25/2011 05:00 AM

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

cc

Subject rate increase

Having been informed of a potential rate increase of 19.7% on our Oxford Freedom and Oxford Metro plans, I would like to state a simple fact: medical costs do not go up nearly 20% in one year, and therefore insurance rates should not either. This is a completely ridiculous increase that has no merit whatsoever. [REDACTED]

[REDACTED] There is no reasonable basis for such an increase, and the prior year we received a nearly 25% increase as well, the majority of which in our view should be refunded. United Healthcare is intentionally fleecing its customers, and the great State of New York should a) not allow them to increase their premiums significantly, since medical costs have not increased significantly, b) should further reduce any rate increase in light of the fact that insurers no longer need improved capitalization (the costs of which should be borne by shareholders and not the insured) after the stock market rebounded post 2009, and c) should actively penalize United Healthcare for proposing grossly disproportionate rate increases by further reducing their allowed premium increase.

[REDACTED] New York State must not approve such a drastic increase without extremely detailed evidence showing an equal increase in medical costs, which should be shared with all plan participants.

Sincerely,



06/26/2011 09:11 AM

To premiumrateincreases@ins.state.ny.us

cc

Subject rate increase

I run [REDACTED] in New York City.

I employ [REDACTED] people through Oxford and everyone gets insurance through my company. I pay for a large part of each person's insurance premium.

After suffering through 3 years of recession, it makes no sense to increase a major cost by nearly

13%. My premiums have gone up every single year during the recession, and now this? Should I start laying off workers to pay the insurance premium?
This move is counter-economic.



06/26/2011 07:56 PM

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

cc

Subject Rate Filing for Oxford New York Small Group Metro Plans

Hi,

I just received notification from UnitedHealthCare/Oxford that they are requesting an overall rate increase of 14.2% for 2012. I object to any increase very strongly.

FYI, I own a [REDACTED] business. I started with Oxford in 2005. My annual premium then was \$5,532. In 2011, my annual premium is \$10,123, just about double.

In March 2011, UnitedHealthCare declared a 1st quarter net, after-tax, profit of \$1.35 billion, a yearly pace of \$5.4 billion. Their net margin increased a full percentage point from a year earlier, from 4.3% to 5.3%.

In the same statement, they declared a medical cost ratio of 81.4%, a number I would bet is over-stated and is still way below a reasonable rate of 90%.

There is no justification for this 14.2% increase to my already outrageously high premium. UnitedHealthCare's premiums should be held steady until their real medical cost ratio is 90%, and then should only increase to keep that level steady.

It's time that the people of New York are taken care of first. Please deny this increase.



06/27/2011 09:05 AM

To premiumrateincreases@ins.state.ny.us

cc

Subject re: Oxford New York Small Group Metro Plus Plan Rate Increase

To Whom it May Concern:

I am writing in response to a letter I just received from Oxford, a division of United Healthcare, announcing their NYSID application for a 12.1% rate increase for the Medical and Pharmacy benefit for 2012.

As an Oxford [REDACTED] and member, I am outraged by this letter!

A 12.1% rate increase is astronomical. Why don't they just ask for 50 or 100%? Where do they come up with these numbers??

Our healthcare system is destined to become defunct if measures are not taken to curb private insurers from raising rates, cutting benefits, cutting physician reimbursement and creating more loop holes in their system so that physicians have to fight to get paid. I can assure you that as an Oxford member, they will not be extending but cutting benefits, and as an Oxford provider, they are not going to be paying me more. Instead, they are asking for a rate increase so they can show greater profits to their investors that buy shares of their company on Wall Street. Granting Oxford this outrageous rate increase is going to be taking more money from small business workers, the hardworking people of america, and putting it in the hands of bankers and wall streeters. I hope you will NOT APPROVE this request and will work towards implementing legislations to curb private insurers from raising premium rates as they see fit, while they cut benefits to members and slash physician reimbursement rates, only for their own self interests.



06/27/2011 10:54 AM

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

Subject Rate Filing for Oxford New York Small Group Metro Plans

The proposed rate increase of 20/6% by United Health Care/Oxford is outrageous. Where is our representation that the New York Insurance Department will allow this to happen to Oxford Plan Holders again? There was a rate increase this year that was outrageous. United Health Care/Oxford posted substantial profits and they are looking to raise rates. How is this permitted? Does the New York State Insurance Department just rubber stamp approval each and every time they apply for a rate increase? I need to know that someone in the insurance department and our state legislature actually cares about the little people and will investigate this thoroughly.

Please register my STRONG OBJECTION to this proposed rate increase for health care.



06/27/2011 10:55 AM

To premiumrateincreases@ins.state.ny.us
cc

Subject Oxford NY Small Group Metro Plans

I received a notice outlining a 12.1% rate increase for the next year of coverage for Oxford NY Small Group Metro Plans. The notice indicated that I had 30 days to contact the NYSID to submit written comments.

While the 12.1% proposed increase is certainly less than the 20% + annual increases we have had to endure historically, it is meaningless without an understanding of the proposed coverage changes which are part and parcel of the renewal terms. I understand (not through the distributed notice but from discussions with insurance agents) that, among other things, out of network coverage in the Oxford NY Small Group Metro Plans is going to be dramatically reduced. Any such reductions in coverage make the effective rate increase much higher than what is stated.



06/27/2011 12:14 PM

To PremiumRateIncreases@ins.state.ny.us

cc

Subject Please decline Oxford NY Small Group Metro Plan Increase

I just received notice that Oxford has requested another double digit rate increase -- and respectfully ask that you decline this request.

For each of the past few years Oxford requests rate increases ranging from 10-20% while also eroding the terms of the policy so in effect the increases are by far more than that amount.

As the underlying cost of medical care by no means has increased by this amount this bewilders me and is transforming insurance into a luxury purchase which is beyond the means of most consumers and small businesses such as our own.

Please hold the line on this increase. Oxford's strategy seems to be to raise the rates as much and as quickly as possible and this is not realistic or feasible for most of their customers.

Thank you.



06/27/2011 01:12 PM

To PremiumRateIncreases@ins.state.ny.us

cc

Subject Complaint re: Oxford NY Small Group Metro Plan Rate Increase Request

As a small business owner I am extremely troubled by Oxford's recent request for yet another double digit rate increase for a policy which declines in benefits every year.

Actual costs for out of network services and other medical charges have remained relatively stable over the past few years and in no way have increased at the same rate as those of Oxford increases. If this is incorrect, please have them publish and distribute to their policyholders a clear explanation as to why this is necessary.

The ability of Oxford and other health insurance companies to raise their charges year after year after year after year after year totally eliminates any pressure to maintain cost stability and pricing and should be stopped.



06/27/2011 01:48 PM

To PremiumRateIncreases@ins.state.ny.us

cc

Subject Comments on Rate filing for Oxford New York Small Group Metro Plan

Date: June 27, 2011

To United Health Care

RE: Comments on Rate Filing for Oxford New York Small Group Metro Plan

Insurer: United Health Care, Oxford

Product: New York Small Group Metro Plan

My comments are:

A 20% plus rate increase is exorbitant.

It will deter many persons from using health services or taking appropriate medication. Which will in turn, lead to higher medical service costs at a later date.

As an example, I am prescribed [REDACTED] at a cost of \$25.00 per month. A 20% increase puts that at \$30.00 per month or, over a year, an increase of \$60.00 that I (and many people) simply do not have in this economic climate. When I stop B [REDACTED] due to my inability to pay, my risk of [REDACTED] is increased. The medical system then will have to absorb the high cost of [REDACTED] diagnosis and treatment, and perhaps post-treatment of physical therapy. Surely that is more that \$60.00 per year.

Thus a rate increase not only is detrimental to my health but is also detrimental to the long range economics of the insurer.

There is no employee raise or any other cost of living benefit that comes anywhere near to 20%. This figure is way out of whack and will debilitate the health of many persons.

Sincerely,

A consumer



06/27/2011 09:07 PM

To PremiumRateIncreases@ins.state.ny.us



cc

Subject Oxford Metro Premium Rate Increases

June 27, 2011

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

To Whom It May Concern:

I am writing to register my staunch opposition to United Healthcare's recent application for premium rate increase for their "Metro" small group plans.

This company has already increased our premiums a significant amount upon our renewal date of 3/1/2011.

At that time, in order to maintain the same coverage, our premiums would have increased 11% (a total of 70.94/month/per single employee).

In order to maintain our premium amounts approximately the same as last year (an increase of 4.5%), we were forced to choose a plan with significantly lesser coverage and increased costs such as copays. These copays increased from \$20 to \$50 for primary doctors and up to \$75/visit for specialists and any physical therapy visits incurred!

We are all struggling under the weight of these increased costs and feel that it is unfair that this company could be allowed to raise the premium again, especially within this policy period. Their estimates of the increased premiums are 14.2%, which would leave us with the increased premium AND increased out of pocket expenses as well!

It is my understanding that this rate increase, if approved, will be applied retroactively to our accounts. This will leave us with no recourse whatsoever, since our "open enrollment" period, the only period annually in which to make changes, has already passed.

This is simply unacceptable to be placed in this completely indefensible position by our own healthcare insurer and our state insurance department.

I am awaiting your examination of the facts of this application and urge you to deny this company the further increases they seek.

Sincerely,



06/28/2011 11:24 AM

To PremiumRateIncreases@ins.state.ny.us

cc

Subject Proposed Rate Increase by Oxford

To Whom It May Concern,

This e-mail is being sent to register my objection to the possibility of a 20% plus rate increase being requested by Oxford for continued coverage in their Metro Freedom Plan.

Coming at a time when the economy is at a historical low and individual incomes are strained by a number of increased costs, like gas, this rate increase seems cruel and ill advised. I for one will likely be unable to afford the increase in my premium and feel that my family will be in jeopardy as a result.

I urge you to consider denying all but the most minimal increase (perhaps only as much as the typical cost of living salary increases this year) in order to preserve much needed health care for individuals such as myself and my family.

Thank you,