



06/29/2011 03:52 PM

To

cc

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

I have just received a notice from United Healthcare informing me that they are seeking premium increase for 2012. I first opened a policy for myself and my [REDACTED] 2008. Since then, in the last 3 years, our policy has increased roughly 65%! We started paying \$550 monthly in 2008 and are currently paying \$910 monthly. If a 20.8% premium increase is approved, our premium will increase to \$1,100. That will be a 100% increase in just 4 years. Our policy is practically unaffordable. We also carry a \$2,850 deductible that we each must meet before we receive any coverage for our medical expenses. At an estimated \$1,100 monthly premium, our annual cost for coverage will be \$13,200 + \$5,700 in deductible. We will be paying close to \$20,000 annually before we receive any payments from United Healthcare. How can another premium increase possibly be justified? These premiums are out of control and I have to believe are unaffordable for most small groups and policyholders. Please do not approve any additional rate increases. We may be forced to cancel health coverage.



07/11/2011 03:04 PM

To PremiumRateIncreases@ins.state.ny.us

cc

Subject United Healthcare Premium Increase Request

Hello,

I just received notice from United Healthcare that they are requesting a 36% increase in premiums. I can't imagine that this increase is justified. I

hope that you deny their request. I don't know how many more increases we can absorb and still afford insurance for our employees. We have increased our deductibles and co-insurance to such high levels that we may as well not have insurance at all.

Also, it indicated that this increase will be added to our premiums in 2011. Is that correct? How can they raise our rates in the middle of the year? I can't imagine that this is true but if it is then we are stuck for the rest of the year.

Please let me know.

Thank you,



07/11/2011 03:04 PM

To PremiumRateIncreases@ins.state.ny.us

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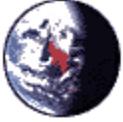
07/05/2011 11:42 AM

To PremiumRateIncreases@ins.state.ny.us

cc

Subject Premium Rate Increase

This is an outrageous, greedy, and unfair increase, especially considering the state of the economy. My rate has gone up hundreds of dollars PER MONTH in the last two years. They should at the very least make it a sliding scale based on income. Very disappointing from a company that claims to look out for the best interests of our health.



07/21/2011 01:27 PM

To PremiumRateIncreases@ins.state.ny.us  
cc  
Subject United Healthcare proposed rate increase

Our company is located in [REDACTED] It is inexcusable for a company to request increases of over 30% in one year for health insurance premiums. Employers and employees alike cannot afford such an increase. This would amount to an increase of over \$120 per month per single employee and well over \$250 per month for a family. This will cause employers to drop plans and/or employees to decide to not have coverage. In an era where the Federal government is looking at requiring all individuals to have health insurance, cost of insurance premiums have become so excessive that it will not be financially possible for any low to middle income person to maintain. Employers, who are already struggling with excessive tax burdens in NYS, will not be able to stay in NYS (or any other state for that matter). The cost of living was deemed by the Federal government to not have increased and as such they did not give COLA's do Social Security Beneficiaries. How then can the insurance companies say that their costs have increased over 30%. I do not believe they should get an increase either. They can do cost containment just as our company and employees have had to do in this financial market. I am sure if they took the same austere measures we have they can cover their 30% differential without gouging the employer and employees. The old addage that we can pass costs on to consumers is just not true. There comes a point where the market will only bear so much. It is time to stop this snowball effect and say no to this rate increase.

Thank you,



07/21/2011 02:06 PM

To <premiumrateincreases@ins.state.ny.us>  
cc  
Subject outrageous rate increase from United Health

Dear Sirs:

I have in my hand a request from United Health to increase rates and outrageous 34.3% for 2012. This is the second rate increase in as many years.

Last year they ask for and got a 30% increase which I cannot afford. I had to drop [REDACTED] from the plan, remove [REDACTED] completely and cut back my coverage to the bare minimum (essentially catastrophic coverage).

All this while having to read that United Healthcare, because of extraordinary income earnings had paid its top executives millions and millions of dollars in bonuses and special compensations.

And then social security tells me there was no cost of living increase for the last 2 years in a row !!!!!

what>>???????

What is wrong with you people???. No one cares about the American citizen anymore ??????

I vehemently oppose any rate increase WHATSOEVER for United Healthcare.

PS on top of all of this I have had literally no claims other than office visits on my policy.

This is 100% outrageous and beyond belief.

I am on fixed income and quite frankly if this goes thru I will have to drop coverage and hope and pray I don't get sick.



07/27/2011 04:50 PM

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

I'm writing to protest the 22% increase proposed for my plan. Please don't allow this to happen. My plan is under [REDACTED] "eptable."



08/01/2011 01:35 PM

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

The proposed rate hike for UHC is outrageous. To increase more than 20% over the prior year is a heavy burden on policyholders and UHC is not sharing the burden with its customers. I would urge you to deny the rate increase. Thanks.



To premiumrateincreases@ins.state.ny.us



08/03/2011 10:16 AM

cc

Subject objection to rate increase

I object to the rate increase filed by UnitedHealthCare Oxford. The rates are already much too high.

Thank you



08/03/2011 04:28 PM

To PremiumRateIncreases@ins.state.ny.us

cc

Subject rate increases

To whom it may concern,

Gentlemen, it is incomprehensible to me how UnitedHealthcare would have the audacity to request a rate hike of 13.5% in 2011.

These are the most trying, economic times.

In 2010 they received a **huge** increase in premiums, again after another increase the year before. Since 2008, my personal income has decreased by over 40% and it has become impossible to pay these astronomical rates.

Yet not to be a burden on society, we` do what we can and pay.

Right now before the increase I'm paying nearly one third of my income on health insurance. That is obscene, something must be done.

*I beseech* you to **not** only **not** grant this fraudulently absurd increase but rather decrease their premiums. In these most difficult of times these companies should be slightly more socially conscious and worry more about people (their customers) rather than their bulging bottom line. They are acting like a monopoly.



08/23/2011 03:14 PM

To

cc

Subject United Healthcate premium increases

To Concerned:

I was recently alerted to proposed premium increases across the board for United Healthcare (AARP) customers. Each year the premium has increased (this year by 2.6%) for the last 3 consecutive years while Social Security cost-of-living increases have not been passed to recipients. Between paying monthly premiums made to Social Security and United HealthCare ... and the fact that over 50% of my doctors have opted not to participate in the Social Security system (and therefore I must remit their fees 100% out-of-pocket), my medical expenses (including insurance premiums) have doubled since I have been retired! Even though I have secondary insurance, United Healthcare does NOT pay out if Social Security does

Soon I will be unable to pay insurance premiums at all & will not be covered by any benefits. I have considered myself middleclass and have worked all my life so I could be relatively comfortable at retirement. Now that seems at risk.

Please put a stop to these annual increases. Your direct feedback would be appreciated.

Sincerely,



08/25/2011 06:29 PM

To premiumrateincreases@ins.state.ny.us

cc

Subject UnitedHealthcare Insurance rate - Medicare supplement plans

Dear Sir or Madam:

We received notice of UnitedHealthcare's (UHC) request for Medicare supplement plan rate increase of 2.5%. We object. This is a significant rate increase for those of us on fixed and limited incomes, which have not gone up, and even gone down in the past few years. As rate increases compound over the years, premiums becomes a harsh expense. So while it may not seem exorbitant compared to the 20% increases of a few years ago, UHC needs to look at reducing premiums, not just sitting back and passing costs on.

NY State must scrutinize this increase request and reduce it. What percent of premiums are being paid out - is it at least 95%? For this supplement policy UHC does little more than act as a pool of funds to pay out when another company, that is Medicare, does all the work in determining whether a reimbursement is due. UHC takes little risk as medical usage is quite predictable from year to year, so they are not justified in needing high profit, and high corporate overhead and salaries.

Thank you.