



07/24/2011 02:31 PM

To PremiumRateIncreases@ins.state.ny.us

cc

Subject United Healthcare's Choice Insurance with NO R/X

To whom it may concern at the New York State Insurance Department's Health Bureau-Premium Rate Adjustments:

I have just received notification that United Healthcare has filed a rate application with your Department.

I currently carry United Healthcare's Choice insurance product, which provides both hospitalization and major medical coverage with co-pays associated for each service provided while I'm insured. I did not take the prescription option because of my concern about that products higher monthly premium rate.

United Healthcare has indicated that they are requesting a 34.3% increase to the current premium. This is quite a jump in premium.

As an individual who is currently unemployed I have taken the responsible route of purchasing health insurance on my own.

It is being done through NYS's Health NY program and I'm grateful for its subsidized premium.

I would remind you that although subsidized I still pay \$232 dollars per month. I still think a sizable amount of money to spend each and every month out of an income that is comprised only of unemployment payments.

I question the 34% increase. United Healthcare indicates through their rate filing that the Healthy NY Stop Loss Pool for 2012 will provide less reimbursements next year. I understand that the State has some financial difficulties. I question the wisdom of the State forcing individuals to make decisions of either paying for their own insurance, going without, or applying for State Medicaid. I also question the request to increase the premium rates because health care delivery inflation has only gone up 6% in 2011. Six percent is much smaller than 34%, nearly 5 times smaller then what United Healthcare is asking for in their rate application.

So I would advise you, the NYSID, to think long and hard about the unintended consequences forced upon individuals, like myself, if a rate increase such as being requested by United Healthcare is granted. Am I going to be able to remain a responsible State citizen who can make their own premium payments or am I going to have to free ride on the State Tax Payer when I show up at an emergency room uninsured?

What would you do in my position?

What would you tell your child to do in this situation?

[REDACTED]

[REDACTED]



[REDACTED]

07/23/2011 01:58 PM

To [REDACTED]

cc

Subject Fw: Rate increases

Rate increases

[REDACTED] to: nyicisquestions

07/22/2011 05:52 PM

Cc: PremiumRateIncreases

To whom it may concern,
I have received a letter from United health Care referring to possible rate increases this year 2011 for my United Health care insurance. I have an individual plan with United and do not earn enough money to pay for such increases. I do not think its fair that people like me who do not earn enough money to pay these ridiculous prices for health insurance. Instead the government/state should be helping us not making it worse!! I totally am against this and wish to voice my words. This will cause me to cancel my policy with United as well as many others. Please help us. Do not increase these rates.



07/27/2011 04:28 PM

To PremiumRateIncreases@ins.state.ny.us

cc

Subject United Healthcare Rate Increase - Healthcore

To Whom it May Concern:

I have my health insurance coverage through United Healthcare (Healthcore - A Healthy New York Initiative). I have experienced terrible customer service from them since February. I have incurred costs because I found myself out of network and now they are denying my claim. I called for pre-approval and they are denying it. I will go through the appeals process.

In today's mail I received a notice that United Healthcare has requested a 34.3% increase in premiums. This increase will make the Healthcore coverage unaffordable to me. I'm selected Healthcore because it was more affordable than the COBRA offering when I was laid off in January. I'm working frantically to get a new job, but this proposed increase will be hurtful to low-income New Yorkers.

Please reject this request!