



09/11/2011 05:43 PM

To premiumrateincreases@ins.state.ny.us

cc

Subject AARP United Health Care Insurance Company Proposed Rate Increase

Dear NYS Insurance Dept.  
Health Bureau--Premium Rate Adjustments:

I received notice dated September 6, 2011 with respect to my policy [REDACTED] with AARP Supplemental Medicare Health Plan insured by United Healthcare Insurance Company of NY for a proposed rate increase effective April 1, 2012.

I oppose any increase in the premium. This plan supplements Medicare. There has been no cost of living increase for Medicare for 2 years. The Federal Government says there is no inflation. A 2.6% increase in premium proposed by United Health Care is not justified. The NYC Insurance Department should deny a rate increase to this carrier. AARP receives a kickback from the carrier to provide the coverage to its members. AARP should reduce its kickback so there should be no rate increase for 2012.

Please mail me a copy of the United Healthcare application for a rate increase and advise me in writing of your decision on the rate increase.



09/12/2011 02:22 PM

To

cc

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

Why does a company that gives its CEO a 1.6 billion dollar option need to increase fees and decrease services. This is scam that's being pushed down our throats. It's the insurance companies that waste the healthcare dollar on themselves and do as

much as  
they can to deny coverage. I object to any premium increase when the money is  
being  
wasted like that. The rich get richer and the poor get poorer. They squeeze  
doctors  
and patients. Damn them



09/12/2011 03:29 PM

To  
cc

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

Many of the politicians talk of Medicare as being an "ENTITLEMENT". WHAT A  
NASTY  
JOKE ON SENIORS.I pay Part A, almost \$100 a month, AARP Supplemental (United  
Healthcare Ins.) currently \$201.50 a month, plus Part D (I only require one  
med)  
\$38.00 monthly premium - plus \$444.00 for that one medication, I pay well over  
\$4,500 a year for Medicare!! That is my largest yearly expense, and it's  
reaching  
nearly 20% of my income. Why do these insurance companies continue getting  
away  
with yearly increases in such a horrible economy? During the Clinton  
Administration,  
the HMO's started out charging 251.00 a month (the same med cost me \$10.00  
quarterly through the mail with that plan back then) Of course, these HMO  
Plans  
have increased to nearly \$900 a month (with an increase on the horizon of 12%  
plus  
in 2012!! (for one individual).I know, because New York State EMBLEM  
HEALTHCARE  
INSURANCE COMPANY just sent my daughter news of their upcoming increase. She  
will pay on an individual HMO well over \$1,000 a month for health  
insurance(deductible and excess charges not included)! Where will it end (no  
one will  
have health insurance). I AM DISGUSTED HAVING TO PAY ANOTHER 2.5% INCREASE  
IN MY SUPPLEMENTAL COVERAGE TO AARP ENDORSED, UNITED HEALTHCARE  
INSURANCE COMPANY. AND PART A AND PART D IS YET TO SEND ME THEIR  
INCREASE.  
ENOUGH ALREADY.....WE ARE LIVING IN DEPRESSION LIKE CONDITIONS AFTER THE  
CORRUPTION OF THE OVERLEVERAGED BANKS AND FINANCIAL UPHEAVALS - but  
because many of the politicians are in still in bed with the lobbyists for the  
insurance  
companies and pharma, and financial folks, no one gives a damn about the  
people,  
just getting reelected. The US Government has taken over 2.7 trillion dollars  
from  
the Social Security Trust Fund for wars, and certain politicians are calling  
the Social  
Security Program a 'ponzi" scheme. What should we call our leaders  
'embezzelers"  
for what was done to the Social Security Trust Fund????? PLEASE STOP THE  
INSANITY  
NEW YORK STATE!



09/12/2011 05:04 PM

To

cc

Subject Re: Comments on Independent Health Benefits Corp. Health Insurance Rates Filings

It continues to confuse me as to how medical premiums can continually increase at rates well beyond inflation. It makes me feel that no one is looking at what insurance companies and providers are doing and that the state is rubber stamping the annually requested increases. Should these consistent rate increase requests be challenged and maybe even denied to put pressure on the companies and providers to look for efficiencies and waste? These increases are crippling both individuals and companies that provide such benefit. If companies have to stop providing these benefits and individuals were to bear the responsibility many would not be able to afford to buy the coverage and then where would our state be?



09/12/2011 12:54 PM

To PremiumRateincreases@ins.state.ny.us

cc

Subject (no subject)

I have received a notice of potential rate increases from United Healthcare Insurance Co. with whom my wife and myself have AARP supplemental Insurance policies. United is a highly profitable company and I do not believe in this economy they should have the right to add to the burden their policy holders have to bear--particularly those older people covered by policies like the ones referred to.

We urge you not to allow such increases as a matter of course during these troubling times. If the company was not making a fair return on their business, it might be another matter--but such is not the case.

Thank you for your consideration of this matter.

Sincerely,



09/12/2011 01:05 PM

To PremiumRateincreases@ins.state.ny.us

cc

Subject Rate Increase

Sir/Madam,  
Re: UnitedHealthcare

Your proposed increase for the Medicare Supplement rates is outrageous. Every year you increase the rates ignoring the fact that our income does not. [REDACTED] old widow with a tight budget. If the rates should go up, I will have to look for a different solution.

Sincerely,



09/12/2011 04:09 PM

[REDACTED]

To PremiumRateIncreases@ins.state.ny.us

cc

Subject UNITED HEALTHCARE INSURANCE COMPANY RATE INCREASE

United Healthcare Insurance Company has sent me a letter outlining their proposed submission for a rate increase to the New York Department of Insurance. Even though the increase is a stated 2.6% on my current Plan J without Rx Benefit, this comes to \$87.00 per year. If you multiply this amount by the number of customers that they currently have, it is a substantial sum. Given that there has not been an increase in the Social Security benefit, I do not agree that United Healthcare is entitled to an increase this year.

Their executives continue to reap large bonuses while the rest of us on fixed incomes suffer the effects of diluted annual capital without bonuses. This should be taken into account.

Sincerely,



09/13/2011 01:46 PM

To

cc

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

I DO NOT THINK A PREMIUM INCREASE AT THIS TIME IS APPROPRIATE. MEDICAIRE PART B AND PART C PREMIUMS AND DRUG COST AND CO-PAYMENTS WILL INCREASE WHILE SOCIAL SECURITY INCREASES WERE ABSENT FOR 2 YEARS. THESE FACTORS, COUPLED WITH THE GENERAL INCREASE IN THE COST OF LIVING FOR SENIORS, MAKE IT NECESSARY FOR ME TO ASK THAT A PREMIUM INCREASE BE RECONSIDERED, WHEN A SENIOR ON A FIXED INCOME, HAS TO SPEND OVER \$10,000 A YEAR ON MEDICALLY RELATED PREMIUMS, I THINK MY REQUEST IS REASONABLE.

THANKS FOR YOUR CONSIDERATION



09/13/2011 11:41 AM

To premiumrateincreases@ins.state.ny.us

cc



Subject Increased health care rates

I have received a notice from United Healthcare Ins. co., indicating that they are applying for a premium increase and implying that they will receive it. *"We will send you billing information for your coverage as soon as rates have been finalized"*.

While 2.7% amounting to another \$7/month might not sound like much, that is another \$100+ of after-tax income, yet Social Security has not been raised because the cost of living is not going up.

Between Medicare and supplements, I am already paying approximately \$400/month, or \$500/month after tax, or \$6,000/year, plus all the usual deductibles and co-pays. This is more than enough for a senior to fork over every month and I object to these raises being imposed.



09/13/2011 12:00 PM

To PremiumRateIncreases@ins.state.ny.us

cc

Subject Rate Increase for Medicare Supplement Plans

I am a [REDACTED] who is on Medicare and my Medigap insurer is UnitedHealthcare(AARP). I was just notified that pending your approval, my medigap premium will be increased from \$233.00/mo. to \$239.00/mo in 2012, which is in addition to the monthly Medicare premium deducted from our Social Security every month. This amount doubles because [REDACTED] has the same monthly expense. In addition, I pay for the Drug Prescription plan, Part D of Medicare because UnitedHealthcare does not cover prescription drugs as do many other plans.

While a \$6.00 per mo.increase may not seem to be a lot to our lawmakers, it is a lot to people on a fixed social security income, especially since in the past year we did not get an increase in our social security allowance, nor does it seem likely that we will in 2012, given the state of our national economy.

Why can't you make these high-profit insurancecompanies keep their rates at the same level, when seniors are getting killed in increases at every turn, i.e. food, shelter, clothing, etc? I implore you to consider the high cost of living we seniors are facing and turn down this rate increase. I hope this does not fall on deaf ears, as it has in the past. For once, considers your citizens. I welcome your response.

[REDACTED]

[REDACTED]

P.S. This is the second time I am sending you this msg. The first one was returned "undeliverable" due to the wrong e-mail address you provided.



09/13/2011 12:55 PM

[REDACTED]

To "PremiumRateincreases@ins.state.ny.us"  
<PremiumRateincreases@ins.state.ny.us>

cc

Subject Medicare Supplement rate increase

[REDACTED] have recieved notice of a proposed rate increase to my medicare supplement plan with United Healthcare Ins. Co., [REDACTED]  
In the past years my Medicare cost has gone up, along with every thing that has to do with life. Must be some one forgot to give a cost of living increas.  
I am NOT for this increase at this time.



09/13/2011 03:10 PM

To

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

Subject FW: Put yourself on the map!

I certainly will put myself on the map with the supercommittee about no cuts to Medicare and Social Security but I also want to express my outrage over AARP's Supplemental Plan Insurance (United Healthcare) raising their rate once again on April 1st....why? Seniors did not get a raise last year when they raised the rate and won't get one this year....how are they able to get away with this? Where are we suppose to get the extra money from. Why are you not controlling this or finding a new Plan to add your name to. I would like to hear from you on this and get something going.

Sincerely



09/13/2011 10:36 PM

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

cc

Subject Last year my insurance was \$272.15 and it is now \$361.37 with an increase of \$89.22 per month or \$1,070.64 per year.

Can you please explain why this is so high? This is outrageous. How do you expect me to pay for this each month?

Please advise



09/14/2011 09:37 AM

To <premiumrateincreases@ins.state.ny.us>  
cc  
Subject Proposed insurance rate increases

To Whom This May Concern:

The purpose of this message is to request that the New York Department of Insurance *to turn down the proposed insurance rate increases* . I am insured by Medicare and have a medi-gap policy with **United Health Care** whose rates have been steadily rising over the last several years. Despite the increased insurance rates, as well as increases in everyday expenses and the general cost of living, there have been no increases in Social Security payments.

I speak for myself; however I am confident that the majority of people on Medicare, and Social Security have the same concerns as I do.

Your attention to my request is appreciated.



09/14/2011 12:40 PM

To PremiumRateincreases@ins.state.ny.us  
cc  
Subject rate increases by Met Life & AARP United Healthcare



I have had a longterm care insurance policy with Travelers, now MetLife since 1997 & a Medicare supplemental policy with United Healthcare(AARP) since 2005. Each year you people have granted an increase in premium when United notifies you of their intent. I am absolutely fed up with your automatically rubberstamping their request for increases in the premiums I pay. I was under the impression that you provide oversight on these bloated insurance companies. I am now convinced that you are affiliated with them instead of investigating, supervising & possibly refusing to grant an increase every time they ask for one.



09/15/2011 12:00 AM

To PremiumRateIncreases@ins.state.ny.us

cc [REDACTED]

Subject RE: Health Ins./AARP increases

I have waited for many years to qualify for Medicare so that I no longer have to commit an enormous percent of my income to health insurance premiums. Now that I am a senior, and have Medicare, and subscribe to an AARP supplemental medical plan, I still have to pay, although significantly less than before. I am willing to pay towards healthcare but I find that the yearly premium increases are not at all commensurate with my declining income. Every year we, as consumers and taxpayers, are asked to pay more for ANY service we receive, while our benefits are cut or threatened to be cut (as with Medicare). We pay taxes for services, not only for military needs or to continue to support corporate hegemony, but for basic human needs. Raising premiums is cutting into this ability to meet basic human needs. There is a limit here to what people can afford. If AARP (and United Healthcare) thinks its expenses are higher, even while receiving fees from a growing number of elderly citizens, then it might try to imagine the expenses vs income pressure placed on those whom it is supposed to represent.....elderly citizens. Why would these health insurance premium increases be approved?



09/15/2011 08:20 AM

To PremiumRateIncreases@ins.state.ny.us

cc

Subject ANOTHER UNITED HEALTH CARE INCREASE?????

Hello, I am a new Medicare recipient and took a Plan F to help defray medical costs. Well, I haven't had the insurance for 4 months yet and, lo and behold, United Health is looking for a 2.5% INCREASE already. I had UHC while I was in a retirement health plan and over the past 3 years, UHC increased their rates by 35% and increased the deductibles by \$2500.00. I believe you should look at what this company actually pays out. They are a lock for almost all AARP members and my question is what do they pay out to get that edge and is that money pulled out

of the bottom line to make them look like they still need more money! I, for one, have had it with them.

Thanks for your attention and make sure that those who investigate this company have nothing to do with them!



09/15/2011 08:55 AM

To PremiumRateIncreases@ins.state.ny.us

cc

Subject Fwd: AARP Supplemental Plans insured by United Healthcare Insurance Company

>  
> To the New York Department of Insurance:  
>  
> I have just received notice of a possible rate increase on Medicare Supplements by United Healthcare Insurance Company. My purpose in writing is to express strong opposition to such increases.  
>  
> United Healthcare Insurance Company has been my [REDACTED] insurer through [REDACTED] employment by a small business based in New York State. As of September 1st, UHC/Oxford will increase our premiums by 40%. (I become eligible for Medicare on October 1 and have purchased a Medicare Supplement through UHC). The company claims that the Affordable Care Act - which will not take effect until 2014 - is forcing them to increase premiums by this amount. This is patently absurd. By all accounts, the insurance companies are doing very well indeed. It is time for the Department of Insurance to put a stop to this outrageous gouging in New York State.  
>  
> I strongly oppose these proposed rate increases for UHC Medicare Supplements offered through AARP and urge the Department to disapprove the proposed rate increases (called an "adjustment" in the letter). Our economy is in terrible shape and all age levels are suffering. Many seniors, often our most vulnerable citizens, can barely afford their supplements now and a rate increase is unwarranted and inappropriate.  
>  
> Very truly yours,  
>  
>



09/15/2011 12:14 PM

To premiumrateincreases@ins.state.ny.us

cc

Subject premium increase for medicare supplement insurance

In my case, I have plan F for which I pay \$250.75 per month. for a total of \$3009.00 per year. So far United Healthcare has paid out on my behalf

\$492.00 as of 9/15/11 How much profit do they need? or does AARP need a increase in their royalties. Don`t forget Social Security has not had a cost of living adjustment in years.....Please turn down this increase.



09/15/2011 12:26 PM

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

cc

Subject United Healthcare Insurance Co.

Please note my objection to a further rate increase for my Medicare Supplement plan. As a retiree on social security, we have not seen a COLA increase in several years, however the health care costs as well as drug contributions have risen every year. Is the objective here to put all of us seniors under the poverty level?



09/16/2011 11:41 AM

To PremiumRateIncreases@ins.state.ny.us

cc

Subject United Health Care 2012 increases in Medicare supplemental health care insurance

[REDACTED] and I am writing to object to the proposed rate increases in my AARP United HealthCare Medicare Supplemental Health Care insurance. This increase imposes a significant financial hardship. I suffer from several serious medical conditions including blindness from [REDACTED]

[REDACTED] I take a great deal of medication to control these conditions and the cost of the copays is extremely high. It keeps getting higher every year. Although I am on a fixed income, given the fact that costs are going up, my income is shrinking. Maintenance on the condo where I live is increasing, as is the cost of food. I have to pay people for assistance with shopping and errands.

There has been no cost o [REDACTED] so [REDACTED] years.

[REDACTED] The \$81 annual increase in my insurance rate (combined with all of the other necessities for which I pay) is a financial pressure and all of these financial pressures with the threat of more increases in my cost of living and threatened cuts to my income, are really threatening to my emotional and physical health. Given the profits enjoyed by United HealthCare, I would hope that New York State would disapprove their request for a rate increase.





09/16/2011 05:01 PM

To <premiumrateincreases@ins.state.ny.us>  
cc  
Subject UNH RATE INCREASE

Sir, I recently was informed that my insurance carrier, United Healthcare, was planning on increase insurance rates for 2012 on their Medicare Supplemental Plan. This is unacceptable. I am retired/disabled, and unable to work (even part-time.) I have not seen an increase in the amount I receive from Social Security Disability for over two years. While insurance premiums for both Medicare and UNH's Supplemental Plan continue to increase *every year*. As of Sept. 16th., UNH market cap totaled \$54 Billion, their annual revenues exceed \$98 Billion, their current cash on hand equals \$12.3 Billion, while their Return On Equity equals 18.9%. They DO NOT need a rate increase! If anything, they should be forced to lower their rates. Just a thought. Thank you for your time. TP



09/17/2011 03:16 PM

To PremiumRateincreases@ins.state.ny.us  
cc  
Subject

[REDACTED] AND STILL WORKING.I CAN'T LIVE ON MY SS. WE HAVE NOT HAD A INCREASE IN OUR SS FOR 2 OR 3 YRS. EVERY YEAR THEY RAISE OUR INSURANCE RATES. I DON'T THINK ITS FAIR. I HAVE TO WORK TO GET BY & PAY MY BILLS WITHOUT ANY INCREASE. EVERYTHING ALWAYS GOES UP: INSURANCE, FUEL, ELECTRIC, CAR INSURANCE, ETC. WHY DO WE HAVE TO PAY MORE EVERY YEAR? I STARTED AT 90.00 DOLLARS A FEW YRS AGO. NOW I'M PAYING 171.25..PLEASE NO MORE INCREASE IN OUR HEALTH INSURANCE.....