

Health Bureau  
Premium Rate Adjustments  
New York State Insurance Department  
25 Beaver Street  
New York, NY 12257



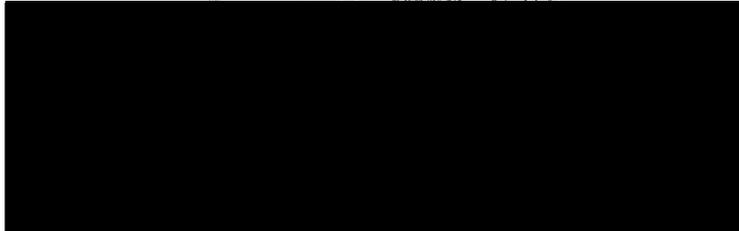
September 15, 2011

To Whom It May Concern:

I received a letter from United Healthcare AARP with the proposed rate increase. For the third year in a row now, Social Security has not provided any cost of Living Adjustment. / COLA / They state falsely that there has been no increase in the cost of living. We all know that is not true. Everything has gone up - gas prices, food, rent, utilities, and now once again health insurance premiums.

The proposed rate increase by United Healthcare is \$ 4.00 monthly, \$ 48.00 a year. For people like me, a widow on a fixed income, solely on Social Security, this is a serious hardship. I can barely afford basics like food and rent without a C.O.L.A.

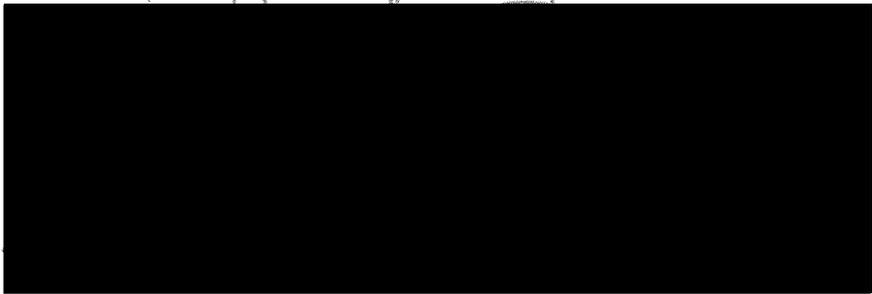
Please do not increase United Healthcare's premiums this year.



RECEIVED  
SEP 16 2011  
HEALTH BUREAU  
N.Y.C. OFFICE

We cannot be burdened  
with anymore increases. Say  
"no" to United Health Care.

We have no where to turn.  
We are loosing everything we  
workted for with no help from  
anyone. These are benefits that  
belong to us (medicare, social security)  
only to be charged to supplement them.  
Respectfully



RECEIVED

SEP 16 2011

HEALTH BUREAU  
N.Y.C. OFFICE

To Whom It may concern:

Ref. United Healthcare Rate Request:

We hope for once your Insurance Dept. supports the consumer. Our S.S. checks have not seen a cost of living increase in 3 yrs. We are out of work. We are 65+ Living on fixed incomes.

The Insurance Companies do not REIMBURSE us based on <sup>TRUE</sup> Medical invoices<sup>SUBMITTED</sup>; they only ask for higher premiums? A lot of the increases go towards their own increased salaries and their own free Health/Pensions which I'm sure are better than ours, which we pay for????

We sincerely request ALL health insurance increases are postponed for 3 to 5 yrs or until when the economy improves and we all find work & our S.S. payments increase.

Thank you,

**RECEIVED**  
AUG 29 2011  
HEALTH BUREAU  
N.Y.C. OFFICE

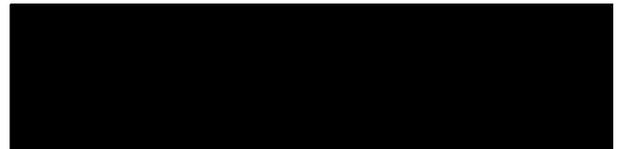
August 26, 2011

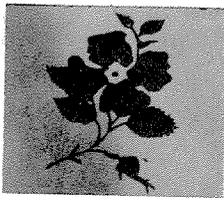
Health Bureau-Premium Rate Adjustments  
New York State Insurance Department  
25 Beaver Street  
New York, N. Y. 12257

Health Bureau,

I am opposed to the request for a premium rate adjustment submitted by United Health Care Insurance Company. Every year it is the same story well what about my story and the story of others. In my case I am on a fixed income and our thoughtless Federal Government has not given Social Security recipients cola increases for the past two years. Please consider us senior citizens when addressing this request, no one else seems to.

Sincerely,





NOTE

to NY State Insurance Dept. 9/1/11

To Hon. It May Concern:

Re proposed rate increase submitted by United Health Care beginning in 2012, this letter may be an exercise in futility, since rates increase every year, despite impassioned pleas from insureds.

Seniors citizens were without a cost of living increase for two years, based on the government's antiquated guideline regarding inflation, while not including the rising cost of living in their equation, particularly in New York.

(over)

original letter sent to address given by United Health Care, which was a different zip code: 

**RECEIVED**  
SEP 06 2011  
HEALTH BUREAU  
N.Y.C. OFFICE

August 29, 2011

Health Bureau- Premium Rate Adjustments  
New York State Insurance Dept.  
25~~5~~ Beaver Street  
New York N.Y. 12257

To whom it may concern:

I am writing to inform you that I feel that Insurance rates should not be increased.

I am living on a fixed income with NO increases in my pension for several years and NONE to come.

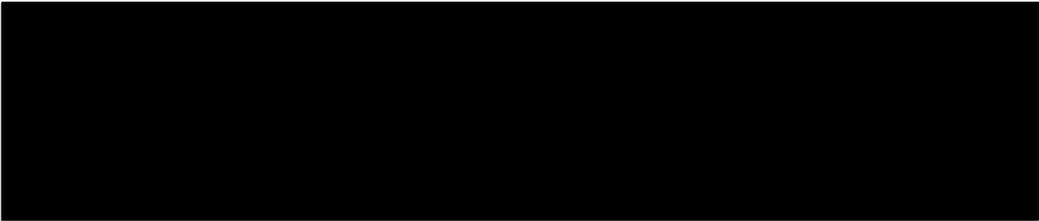
And yet everything goes up, food, gas, medicine, so on and so on and so on!

Where does it stop.

The Insurance Companies' name is - UNITED HEALTH CARE.

Increases in all services should stop at least until our economy gets back on track.

The courtesy of a reply is expected.



RECEIVED  
SEP 02 2011  
HEALTH BUREAU  
N.Y.C. OFFICE

Aug 29, 11

Dear Sir:

I just received your letter indicating that our rates in regard to our Health Insurance (United Health Care) will go from 200.50 to 205.75.

I can't even buy groceries now. My Delta Dental also with AARP has also gone up. Everything is going up except my Social Security now I know why people want to end their lives we have nothing to live for except worry how we are going to pay our bills. I have everyone on my back they want to get paid and I don't have the money to pay them. I need tires for my car, my driveway needs to be sealed. I have prescriptions to fill and can't

I'm [REDACTED] and alone. I don't know

Health Bureau-Premium Rate Adjustments  
New York State Insurance Department  
25 Beaver Street  
New York, NY 12257



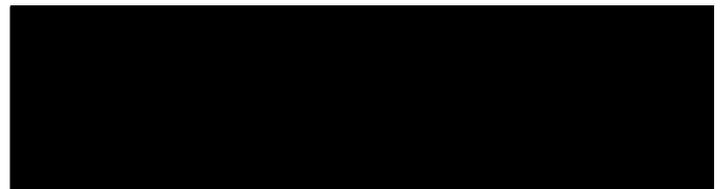
Gentlemen:

I have received a letter from United Healthcare Insurance Company who is my supplemental insurance plan stating that they have submitted a proposed rate increase for 2012.

I am opposed to any rate increase due to the economy and my personal situation. Every year since I started with this plan in 2007, the rates have increased at least five dollars. People on Social Security do not get any increases to pay for this increased insurance and other expenses like food, gas, drugs etc.,

United Healthcare is definitely making money from my payments in 2011 of \$2406.00 opposed to my expenses of \$339.66. I know in past years the expenses were always far less than what I paid in for the insurance.

I hope you will see fit not to allow an increase in our insurance rates. Unfortunately, it is something we need but how much longer can these rates keep increasing? Thank you.



RECEIVED  
AUG 31 2011  
HEALTH BUREAU  
N.Y.C OFFICE

Health Bureau - Premium Rate  
Adjustments

NYS Insurance Dept.  
25 Beaver St.  
New York NY 10057

August 28, 2011  
**RECEIVED**

AUG 31 2011

HEALTH BUREAU  
N.Y.C. OFFICE

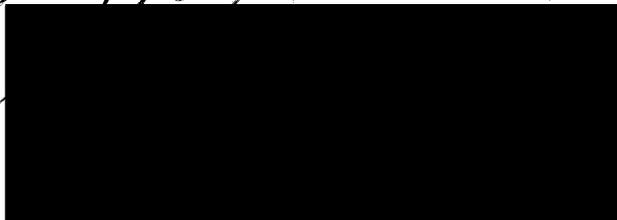
Re: United Healthcare Ins  
AARP Supplemental Ins

Gentlemen:

I was informed by United Healthcare of their proposed increases in Medicare Supplemental Rates and of the 30 day comment period.

Every year United Healthcare has been raising rates for seniors. Even though there have been no Social Security increases. Seniors should not be the only ones tightening their belts. So should the insurance companies.

We were told that there is no inflation and that is why social security is not being raised. Then why are the insurance companies being granted yearly increases. These increases should be conditioned on increases in social security.



RECEIVED

SEP 08 2011  
HEALTH BUREAU  
N.Y.C. OFFICE



September 7, 2011

Healthcare Bureau-Premium Rate Adjustments  
New York State Insurance Department  
25 Beaver Street  
New York, NY 12257

Re: United HealthCare Rates May Be Changing in 2012, Notification 08/29/11

To whom it may concern:

I'm positive that U.H.C.'s professionally prepared "spins" for their desired rate increases were tendered to the appropriate agencies for approval. Which were usually approved whenever they asked. That was a given. Forgive me, however, if I now mention the deplorable state of our economy which I wish you to consider in this situation.

For UHC to now ask for a rate increase (an annual exercise for them) at this time, leads me to believe that they're oblivious, (I'm being kind) to the negative effects of our current economy on the senior population of our country; many of whom are the AARP buyers of UHC insurance plans. Reminder to UHC; the letters RP in AARP refers to RETIRED PEOPLE...surely an important part of our population that's understandably vulnerable these days (and years to come) during the choking circumstances of our economy.

As for UHC's business, it's huge, and I strongly doubt that they're losing any business or profit. Given their place in insuring many millions of retired people (with the help of AARP) in this fragile economic time, UHC should consider and grant a rate increase **HOLIDAY** for years 2012 and 2013. And here's how UHC would benefit in the process.

It would be more than just a kind, caring, corporate, one-for-the-people gesture; it would also be a genuinely PATROTIC gesture in these times for millions of needy, retired elderly Americans. Especially if it's stipulated that UHC will not try to recapture the increases they would "miss" for 2012 and 2013.

It would also help improve the economy simply because millions of seniors will have more money to spend, etc., etc., etc. Think of it: such a move by UHC, if done properly (for which they have the professional ability) would also generate a huge national PR bonanza for UHC. No small thing these days for a huge, headline-grabbing insurance company. AARP would benefit publicity-wise, too, backed-up with their on-going advertising which is very persuasive.

Incidentally, my UHC Plan, M7/P7 with prescription benefit is listed at \$373.35 per month (not \$4,485 per year). Cute. They want an increase of \$10 per month which adds up to \$4,605 per year.

UHC lists the increase as 2.7%. (So "small" they're sure the insured retired people will just pay without a whimper.) Multiply all annual increases for all their plans for all the millions of their retired insured...do the math and you'll see who really reaps the benefits of UHC's insurance plans. OK, they fill an important need. However, UHC doesn't offer "more" for wanting more money for themselves. There's the rub.

There really was a time, when, in America if you paid more, you got more. Truly. I'm a witness. Sadly, that's just a distant memory. The disappearance of this reasonable and honest truth is just about as Un-American as you can get. UHC wants more, but doesn't offer more for the money. They surely don't deserve a raise.

With all this in mind, I implore the New York State Insurance Department to turn-down UHC's requested increases. They don't need monetary relief anywhere near as much as their insured people do. Believe it. Do so, and your people and department reap a huge PR benefit. Further, alert Governor Cuomo and hopefully, have his PR people participate. Lives there a Governor who can turn his/her back on such a positive populist PR "gimme"?

It's your turn at bat, so to speak. Hit a homer for the people. Please.

Respectfully,



P.S. For your information, I have sent the above letter as an email to [premiumrateincrease@ins.state.ny.us](mailto:premiumrateincrease@ins.state.ny.us) on three different occasions and not one of them went through.

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SEP 08 2011

HEALTH BUREAU  
N.Y.C. OFFICE

MEMORANDUM

September 6, 2011

To: Health Bureau-Premium Rate adjustments, NYS Insurance Dept.

Re: UnitedHealthCare Proposed Rate Increases

I am [REDACTED] customer of UnitedHealthCare ("United") via my purchase of AARP's Medicare Advantage program. I am vehemently opposed to United's proposed rate increases for New York State residents for the following reasons:

- a. As you no doubt are aware middle income U. S. citizens have endured stagnant inflation adjusted wages for most of the past decade;
- b. Those retirees that rely on Social Security payments, as I do, have not seen an annual cost of living increase for the past several years and, once again, will not for this year;
- c. United's summary reasons for requesting the increase are, pure and simple, "boilerplate", "hat in hand" nonsense - they could be used by any company almost any year and no doubt have been;
- d. United's financial report for the quarter ended 6/30/11, when analyzed, produces the following statistics that hardly support it's alleged need for a rate increase:

Operating margin: 8.58%

Return on equity: 18.90%

Revenue growth: (yoy) +8.50%

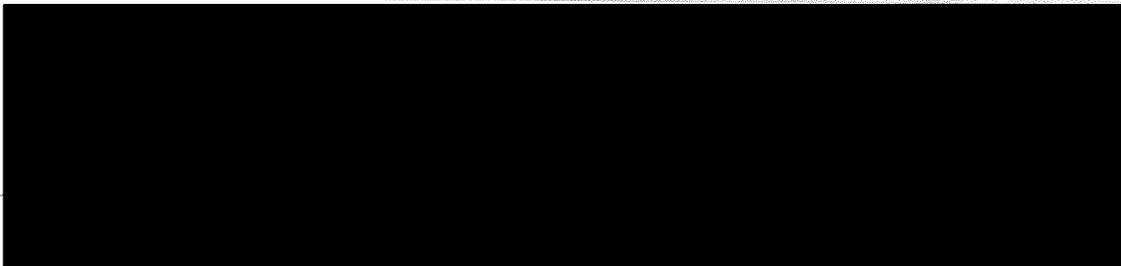
Quarterly earnings growth: (yoy) +12.80%

Note: yoy means the 6/30/11 quarter versus the comparable quarter of the prior year

The cited facts, particularly "d" above, destroy United's case of "need". Simply put, United, a regulated semi-monopoly, does not need a rate increase; it is doing quite well financially. It's time to end the annual nibbling increases in premiums

**while its policy holders are struggling and it's executives are being rewarded handsomely in cash and stock. And the excellent performance of United's stock over the past 12 months confirms that the market recognizes the enviable profitability of the company. (see "d" above)**

**The requested increase should be rejected in its entirety.**



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SEP 09 2011  
HEALTH BUREAU  
N.Y.C. OFFICE

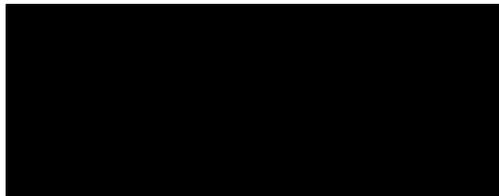
September 7, 2011

Health Bureau-Premium Rate Adjustments  
New York State Insurance Department  
25 Beaver Street  
New York, NY 12257

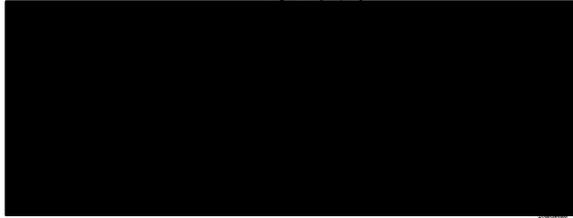
RE: Proposed UnitedHealthcare Rate Increase

I want to register my objection to a proposed United HealthCare increase in Medicare Supplement rates for the calendar year 2012.

United Healthcare is doing well and the middle class, or what's left of it, is not. At some point, there has to be a better balance, and many of us depend on the State of New York to help assure that element of fairness.



SEPTEMBER 6, 2011



HEALTH BUREAU-PREMIUM RATE ADJUSTMENTS  
NEW YORK STATE INSURANCE DEPARTMENT  
25 BEAVER STREET  
NEW YORK, N.Y. 12257

RECEIVED  
SEP 09 2011  
HEALTH BUREAU  
N.Y.C. OFFICE

TO WHOM IT MAY CONCERN,

 AND I JUST RECIEVED A LETTER FROM UNITED HAELTH CARE AARP, INFORMING US THAT THEY ARE LOOKING FOR A RATE INCREASE.

 I ARE BOTH ON SOCIAL SECURITY AND ON A FIXED INCOME AN INCREASE WOULD BE A BURDON TO US AND MANY OTHER SENIOR CITIZENS. OUR PREMIUMS BETWEEN UNITED HEALTH CARE AND PRESCRIPTION DRUGS ARE JUST UNDER \$500.00 PER MONTH. SOCIAL SECURITY HAS NOT GRANTED AN INCREASE IN SOCIAL SECURITY IN THE PAST TWO YEARS. PLEASE DO NOT GRANT AN INCREASE IN THESE HARD TIMES, ESPECIALLY WHEN IT REALY HITS THE ELDERY.

SINCERELY,



**Important Information About  
Changes to New York Rate Filing information**

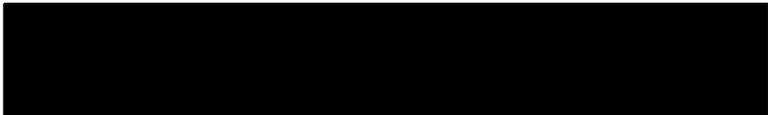
The original letter UnitedHealthcare sent to you about the New York rate filing for AARP® Medicare Supplement Plans contained an error.

RECEIVED  
SEP 12 2011  
HEALTH BUREAU  
N.Y.C. OFFICE

The correct email address for the New York Department of Insurance is

PremiumRateIncreases@ins.state.ny.us

We apologize for any inconvenience this error may have caused. We have updated the letter with the correct information and for clarity. Please review the enclosed corrected New York rate filing information letter and replace the one you have now.



LIVING ON SOCIAL SECURITY, WE HAVE NOT HAD AN INCREASE IN YEARS,  
I HAVE BEEN PAYING AARP FOR YEARS - \$195 MONTHLY. I CAN'T AFFORD THAT AMOUNT. I DON'T THINK AARP IS HELPING SENIORS



**RECEIVED**  
SEP 12 2011  
HEALTH BUREAU  
N.Y.C. OFFICE

September 5, 2011

Health Bureau – Premium Rate Adjustments  
New York State Insurance Department  
25 Beaver Street  
New York, NY – 12257

**RE: United Healthcare Insurance Company  
Proposed Rate Increase – 2012**

Dear Sir or Madam:

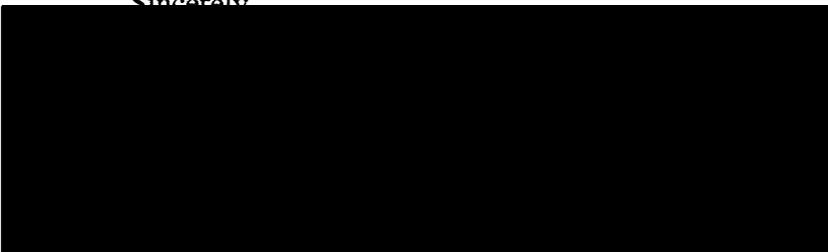
I am taking the opportunity offered to comment regarding the above-referenced proposed rate increase. I appreciate the opportunity to share these thoughts.

I would like to begin my comments by sharing with you a copy of correspondence I had directly with United Healthcare earlier this year. As you will readily see, I am a great fan of United Healthcare and continue to be completely satisfied with the company, its products and professional customer service.

Also as indicated in my correspondence, I am cognizant and understanding of escalating health care costs in maintaining adequate and quality health care coverage such as United Healthcare provides. At this time, however, as you consider the United Healthcare rate increase proposal I can only reiterate that now more than ever it is imperative that cost containment be carefully considered with a view to lessening the rate increase burden on customers.

While I am only one person, you may be sure I will continue to do everything I can to maintain good health to avoid increasing my personal health care costs which is ultimately reflected in similarly insured members under the same coverage plan. I understand there are other variables with which United Healthcare must contend. I only ask that the company be as aggressive and vigilant in their cost containment measures. Therefore, in your decision making relative to this proposal, please give the United Healthcare request your careful and full review. Thank you for considering my comments as you review this rate increase request.

Sincerely,



Copy

January 20, 2011

United Healthcare  
P.O. Box 1012  
Montgomeryville, PA – 18936-1012

Dear Sir or Madam:

As all AARP United Healthcare customers I received correspondence and information relative to the Medicare Supplement rate changes which became effective January 1, 2011. Upon reviewing my own coverage over the past six years, I would like to share a few thoughts and observations. Please understand at the outset, my correspondence is in no way intended to be critical of AARP or the coverage provided by United Healthcare. In fact, just the opposite is the case – my experience under United Healthcare supplemental coverage has been extremely positive and I look forward to continued coverage, cost permitting.

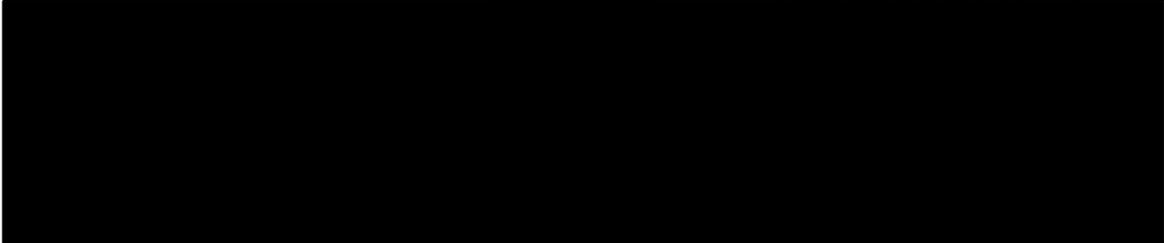
My enrollment and coverage began March 1, 2005 in Plan C and continues to date. I consider myself extremely fortunate in that I have experienced no major illnesses during this coverage period nor am I currently taking any prescription medications. I am a firm believer in preventative measures and hope to continue to enjoy a healthy life.

My reason for writing is two-fold. Firstly, rough calculations over my six year coverage period reflects about a \$44.00 premium increase since enrollment, certainly manageable increases. To date, I've experienced little to no difficulty absorbing these increases. And while I clearly understand increased administrative and health care costs, I am becoming somewhat concerned that my coverage may become unaffordable given my fixed income, increases in nearly all other living expenses and my inability to increase my income stream. I am sure that what I have shared with you to this point comes as no great surprise and you have heard this story many times over. Furthermore, I am confident United Healthcare is truly committed to providing a quality product at an affordable cost. So, I am just respectfully asking that all efforts continue to be made to contain future costs, thus lessening the rate increase impact. United Healthcare supplemental coverage is vitally important to me, I don't want to face the prospect of unaffordability and will do my part to assure that doesn't happen – but, of course, my resources are somewhat rapidly becoming limited.

Secondly, I would like to offer a suggestion for consideration. As indicated above, I take seriously my responsibility to maintain a healthy lifestyle to avoid increasing my health care costs. To accomplish this, I maintain a YMCA health club membership where I actively participate in several fitness programs and maintain a Nautilus workout schedule. Many of the other participants enjoy the benefit of a health and wellness club discount

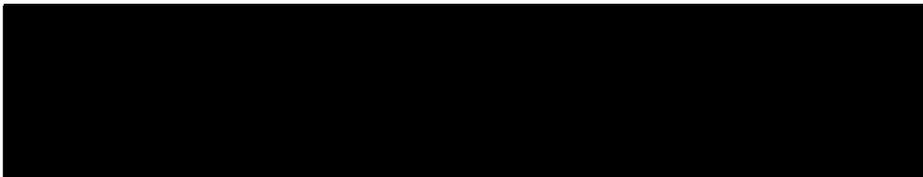
Page 2

provided by their insurance plan whereby a portion of their membership is paid by their insurance provider. A call today to AARP Member Benefits indicated that type of a



Well, I have certainly taken up enough of your time. Thank you very much for the opportunity to share these thoughts with you and it is my hope that some consideration can be given my correspondence.

Sincerely,



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AUG 26 1988

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Health Bureau-Premium Rate Adjustment  
New York State Insurance Department  
25 Beaver St.  
New York, NY 12257

Dear Sirs:

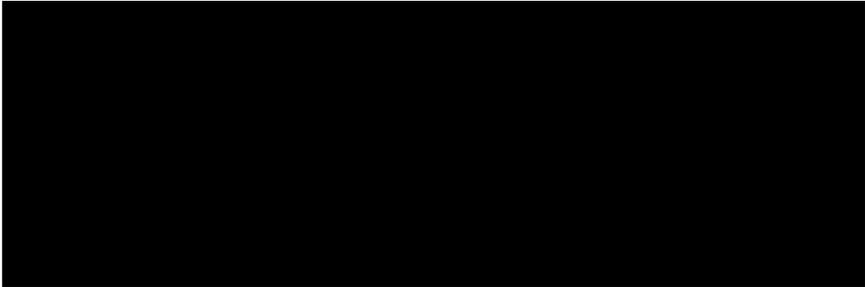
I am taking the time to comment on the proposed rate increase although I don't feel it will change anything.

Yesterday's mail brought two increases. One was the proposed United Healthcare premium increase and New York State Epic closing off any health care until the donut hole was reached, so each prescription will increase. Our last increase in Social Security was in 08. It was usually around \$6.00 which was eaten up by the rate increase. Now we have a double whammy which isn't fair. Can you persuade the state to keep Epic as it was? The seniors are hurting.

Thank you for listening.

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AUG 30 2011  
HEALTH BUREAU  
N.Y.C. OFFICE

  
HEALTH BUREAU-PREMIUM RATE ADJUSTMENTS,  
NEW YORK STATE INSURANCE DEPARTMENTS,  
25, BEAVER STREET  
NEW YORK, N.Y. 12257.

AUG: 29-2011.

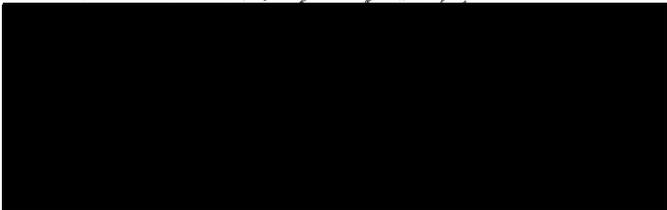
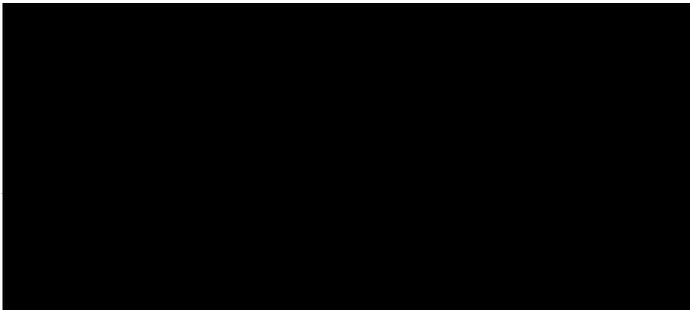
DEAR SIR, ENCLOSED PLEASE FIND COPY OF  
LETTER DATED AUGUST-22-2011 OF OUR MEDICARE  
SUPPLEMENT INSURANCE COMPANY.

SIR, EVERY YEAR, THEY ARE GOING ON INCREASING  
THE PREMIUM ON HIGHER SIDE WHICH CAN NOT AFFORD  
TO ORDINARY PEOPLE, ESPECIALLY RETIRED SENIOR  
CITIZEN AND DISABLED PEOPLE LIKE US AND ALSO  
SICK & UN-EMPLOYED.

AT PRESENT, WE ARE SENDING TO THEM  
THE PREMIUM AFTER CUTTING SHORT OF OUR  
NECESSARY FOOD ITEMS AS WELL AS CLOTH & HOME  
ITEMS. SO, WE ARE FACING DIFFICULTIES TO PAY  
TO THEM THE HIGHER PREMIUM.

THEREFORE, YOU ARE REQUESTED TO  
PLEASE TAKE NECESSARY ACTION FROM YOUR  
SIDE AND ARRANGE TO FIX LOWER PREMIUM, SO  
THAT WE WILL BE ABLE TO GET RELIEF FROM  
PAYING HIGHER AMOUNT FOR INSURANCE ETC.,

THANKING YOU

RECEIVED

AUG 29 2011

HEALTH BUREAU  
C. OFFICE

Health Bureau-Premium Rate Adjustments  
New York state Insurance Department  
25 Beaver Street  
New York, N.Y. 12257

To Whom It May Concern:

I have received notice from United Healthcare Insurance Company of New York that they have submitted for a rate increase as of 2012, of \$6.25 or 2.5%.

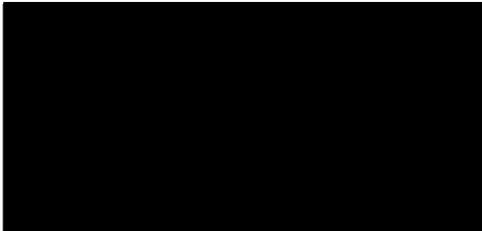
As a senior citizen, My Social Security check has not been increased for the past two years and the future looks bleak.

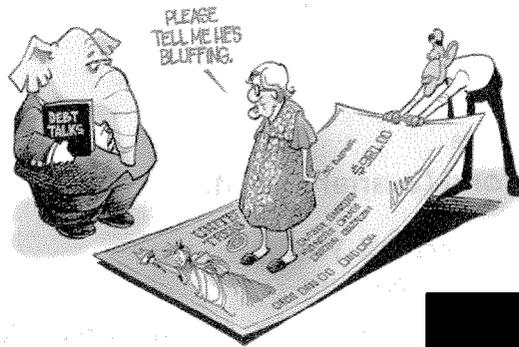
Besides my United Healthcare payment of \$250.75 I also pay \$96.50 a month for Medicare.

Everything is going up except my income. My rent rises every year and food costs keep rising. Considering all these increases my income seems to be shrinking.

When you consider United Healthcare Insurance Company of New York 's request for an increase think of us and perhaps you may not grant an increase this year.

Thank you.





RECEIVED  
SEP 13 2011  
HEALTH BUREAU  
N.Y.C. OFFICE

September 12, 2011

Mr. Charles Lovejoy  
Health Bureau  
New York State Insurance Department  
25 Beaver Street  
New York, NY 10004

RE: PROPOSED RATE INCREASE? – COMMENT: NO WAY! HERE'S WHY . . .

Dear Mr. Lovejoy:

I received correspondence noticing me of a proposed Medicare Supplement rate increase in 2012. In July of this year, I purchased an AARP supplemental plan ("N") insured by **UnitedHealthCare Insurance Company**, which sent me the rate change/increase notice. Accordingly, I am submitting my comments regarding same before the 9/30/2011 closing date for submitting comments.

The reasons given for the requested premium rate increase are as follows (which I discovered on the NYS Insurance Dept. website):

Premium rate changes have been requested for the AARP Medicare Supplement Insurance Plans for members residing in the State of New York. The premium rate changes for the Standardized Plans A through N range from 0% to 2.7% depending on the member's plan and the area in which the member lives. All members with the same plan who live in the same rating area will receive the same premium rate increase.

**These premium rate changes have been requested because the costs of providing benefits have gone up. Benefit costs have gone up because:**

- The costs for medical services have gone up
- More medical services have been used by members
- More costly state-of-the-art medical equipment and services have been used by members
- Medicare has increased the deductibles and co-payments that are covered under the plans

The new premium rates will apply to members beginning April 1, 2012. Members who purchased their plan within a six month period before this date will receive the new premium rate on their seventh month of coverage. There are approximately 235,000 members holding these plans in New York. We work hard to keep premium rates as low as possible for all members.

You'd think that the for-profit insurance industry couldn't afford to keep premium rates as low as possible for all members who are on limited and/or fixed incomes, especially when the for-profit insurance industry's earnings / revenues / profits are increasing!

July 19, 2011 06:00 AM Eastern Daylight Time

## UnitedHealth Group Reports Second Quarter Results

- **Revenues of \$25.2 Billion Increased 8% Year-Over-Year**
- **Optum Revenues Increased 19% Year-Over-Year**
- **UnitedHealthcare Grew to Serve More Than 180,000 Additional People in the Second Quarter and More Than 1.2 Million People Year-to-Date**

MINNEAPOLIS--(BUSINESS WIRE)--UnitedHealth Group (NYSE:UNH) today reported second quarter results, highlighted by continuing strong revenue growth from both its UnitedHealthcare and Optum businesses. Second quarter 2011 net earnings were \$1.16 per share, and all key performance metrics were again in line with or better than Company expectations.

Stephen J. Hemsley, president and chief executive officer of UnitedHealth Group, said, "We draw on competencies in clinical insight, advanced technology and health information management to achieve a range of solutions for a diversity of customers and market segments through our UnitedHealthcare and Optum businesses. We are achieving strong and consistent growth as customers respond to our focus on consistent fundamental execution and solutions-oriented innovation around their needs."

.....

## UnitedHealthcare Medicare & Retirement

Second quarter Medicare & Retirement revenues of \$9.0 billion grew \$480 million or 6 percent year-over-year and included growth across the Medicare Advantage, Medicare Supplement and Part D prescription drug programs. The UnitedHealthcare Medicare & Retirement business increased the number of people it serves with medical benefit products by 40,000 in the second quarter and 280,000 in the past 12 months.

In Medicare Advantage, UnitedHealthcare brought services to 145,000 more people in the past year, a 7 percent year-over-year increase, including a net increase of 20,000 seniors and other beneficiaries in the second quarter.

Growth in active Medicare Supplement products continued, with the number of people served increasing by 135,000 or 5 percent in the past 12 months, including 20,000 people in the second quarter of 2011.

At June 30, 2011, 4.8 million seniors and other beneficiaries participated in the Company's stand-alone Part D prescription drug plans, an increase of 260,000 people over the past 12 months and 35,000 people during the second quarter of 2011.

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March 3rd, 2011, 4:22 pm • 23 Comments • posted by Mary Ann Milbourn

**UnitedHealthcare Medicare & Retirement laid off 180 workers in Santa Ana today as part of a company consolidation, a company spokesman confirmed.**

“UnitedHealthcare Medicare & Retirement is realigning parts of our sales and sales support functions,” the spokesman said. “Unfortunately, as part of the shift, some positions are being eliminated in California.”

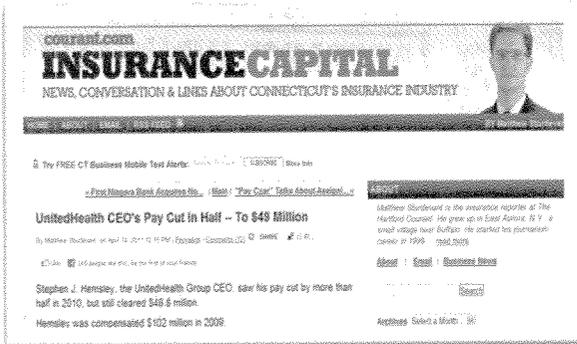
The spokesman said the health insurer wanted to streamline activities that are being done in multiple places. The Santa Ana work will be shifted to other business locations, including Minnesota, Wisconsin and Virginia, said the spokesman.

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• Edog says:

March 6, 2011 at 3:17 pm

Greed of corporate America. **United Health Group made billions in profits, according to their reported earnings. And only gave out less than 2% raises this year to their employees. What a shame that the people have to suffer for the insatiable hunger of corporation’s ever growing profits. Shame on you UHG- SHAME!**



By Matthew Sturdevant on April 14, 2011 12:15 PM | Permalink | Comments (12)

Stephen J. Hemsley, the UnitedHealth Group CEO, saw his pay cut by more than half in 2010, but still cleared \$48.8 million.

Hemsley was compensated \$102 million in 2009.

Hemsley, 58, received the bulk of his 2010 pay in stocks vested and options exercised -- \$44 million. He also received \$4.8 million in salary, incentive pay and other compensation. That doesn't include stock awards and options issued last year, currently valued at \$6 million, which vest later and depend on the company's performance. Hemsley's pay was disclosed in a company filing Wednesday with the U.S. Securities and Exchange Commission. Minnetonka, Minn.-based UnitedHealth employs about 4,000 people in Connecticut.

filing Wednesday with the U.S. Securities and Exchange Commission. Minnetonka, Minn.-based UnitedHealth employs about 4,000 people in Connecticut.

Posted by donna  
Sep 9 2011 - 11:55am.

If Americans had brains, they'd tell Obama that Medicare doesn't need reform, corporations need reform. Big Pharma needs reform. Insurance companies need reform. Hospital costs need reform. Obama and Congress are taking the cowardly way out by "reforming" programs for the poor, sick and elderly, rather than tackling true corporate reform. Folks, if you keep electing the rich, they'll keep killing you slowly.

Published on Monday, August 1, 2011 by PR Watch

### Health Insurers Sacrifice Americans for Profit

by Wendell Potter

Three of the biggest health insurers have announced quarterly earnings in the past few days. If Americans were able to eavesdrop on what executives from those firms tell their Wall Street masters every three months, they would have a better understanding of why premiums keep going up while the number of people with medical coverage keeps going down.

It only takes three words, when you get right down to it, to describe the real of those folks: profits over people.

CIGNA and Humana are scheduled to report earnings this week. The three companies that have already spoken – UnitedHealth, WellPoint and Aetna – earned a combined \$2.51 billion from April through the end of June, more than analysts expected. On a per share basis, their earnings were up more than 17 percent on average compared with the second quarter of 2010.

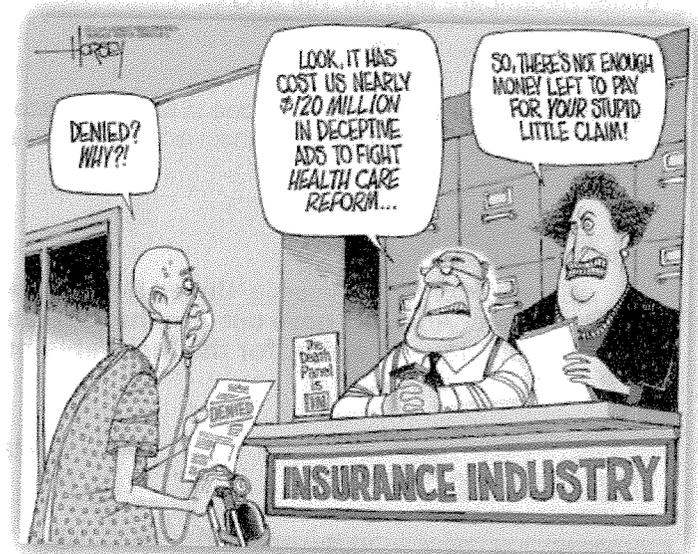
Those results were no anomaly. The big for-profit health insurers have been blowing analysts' expectations out of the water for several quarters in a row, even as the country struggles to recover from the recession and the number of Americans without coverage – one out of every six of us – continues to rise.

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Wendell Potter is former Vice President of corporate communications at CIGNA, one of the United States' largest health insurance companies.

The costs of providing benefits have gone up for the for-profit insurance industry, **but not as much--nor as quickly--as the costs for medical care and coverage have gone up--and keep going up--on seniors, American working and middle-class people, and, of course, Americans living in, or near, poverty.** More to the point, the for-profit "health" insurers, oil industry, corporations, and the richest people in our country are enjoying Republican-protected entitlements such as tax cuts, loopholes, and subsidies—Republican extremists mindlessly embracing Grover Norquist's no-tax pledge—while the American middle-class is shrinking and poverty is expanding. Tea Party Republican extremists voted to pass the Paul Ryan budget blueprint to shift MEDICARE spending away from providing health-care coverage and toward the accounts of for-profit insurance companies, and Rick Perry calls SOCIAL SECURITY a "Ponzi scheme." If the GOP were to back off its insistence that the Government not collect a single dime in new revenue for the purpose of protecting, reforming and expanding Medicare for all—one way to reduce Medicare spending is by allowing Medicare to directly negotiate for drug prices and by getting rid of the for-profit "health" insurance companies that jack up healthcare costs, it would be a real life-saver for most Americans.

The recent "debt deal" debacle between President Obama and the Republican hostage-takers was no victory for the American people. The deal does not raise taxes on America's wealthy and most fortunate, who take home a larger share of total income and wealth, and whose tax rates are already lower than they have been, in eighty years. What Americans got out of the "deal" was exactly what the Republican hostage-takers demanded—preemptive concessions from politician Obama to put Social Security, Medicare, and Medicaid on the chopping block. The most successful social programs of the last 100 years, those supporting tens of millions of people, those that pay for themselves with their own dedicated payroll taxes [Obama's FICA/payroll tax holiday directly undermines the financial integrity of Social Security], will have to be cut back so that a few thousand billionaires can afford another jet, another mansion, another island, another politician [*Citizens United v. Federal Election Commission*].

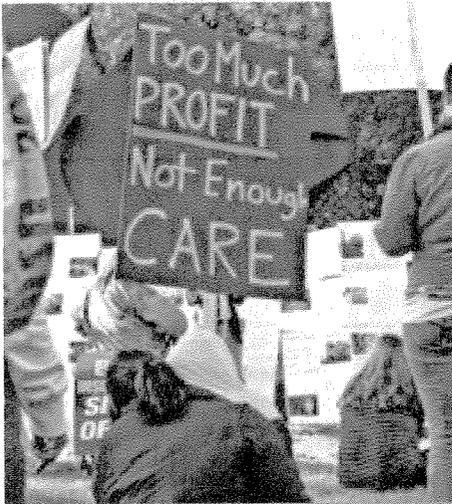


NO DEAL IS WORTH THE SACRIFICE! And the for-profit "health" insurance industry keeps crying for a rate increase because "benefit costs have gone up." SO HAVE THEIR PROFITS! Where's the "shared sacrifice" on THEIR part? To quote Ralph Nader:

"Ours is a system of corporate socialism, where companies capitalize their profits and socialize their losses...in effect, they tax you for their accidents, bungling, boondoggles, and mismanagement, just like a government. We should be able to deselect them."

We can deselect them with a single-payer Medicare-for-all system. For example:





For all the reasons documented above, I oppose any Medicare Supplement rate increase for 2012. People simply cannot afford to keep up with yearly premium rate increases, especially now in the face of threatening "spending cuts" on social "entitlements" programs like Social Security, Medicare, and Medicaid.

