



## Oxford rate increase

[REDACTED] to: premiumrateincreases

07/17/2014 07:52 AM

History:

This message has been replied to.

I have been a subscriber to Oxford health insurance since MDNY went out of business. Since then they have been granted a rate increase every year, some minimal and some considerable. My question to you is when will it stop? Insurance is now supposed to be affordable to everyone, rate increases will not do that.

A quality plan is very important to me now that I have been sick and in need of quality care for the rest of my life. I need one of the better plans that provide services with little copays or deductibles, the premiums are very high and with increases being granted every year, it is becoming harder to afford this type of policy.

Please stop this madness and think of the people that need to pay for insurance rather than the big companies and there ceo's that want to line there pockets with money.

[REDACTED]



## My opposition to any premium increases

[REDACTED] to: premiumrateincreases

07/19/2014 11:15 AM

History:

This message has been replied to.

I am an independent contractor who is self-insured and has been over the past 14+ years. I am currently in a United Health Plan/Oxford - Gold level costing \$817.98 per month.

When the Obama health care changes were made my "group" the NYS Association of Realtors was no longer considered a group and I had to subscribe as an individual. I found if I wanted to keep my current doctors, I had NO CHOICE but to enroll in the Oxford Plan. If I wanted doctors affiliated with a quality hospital, there was absolutely NO CHOICE. As I live in Westchester County and have close proximity to some of the best healthcare in the world, I find it particularly egregious that to get health insurance that would cover me in reputable NYC hospitals with reputable doctors, there was absolutely NO CHOICE. My only choice was in the level of payment --- pay a little less and get less (Bronze), pay more and get almost but not quite the same coverage (Gold), pay a lot more and get the same coverage (Platinum).

Now again, if this proposed rate increase is adopted, I am forced to pay more for less or the same coverage. I urge you to deny any insurance premium increases.

Sincerely,

[REDACTED]

July 5, 2014

N.Y. Dept. of Financial Services

Health Bureau - Premium Rate Change

RECEIVED  
JUL 08 2014

HEALTH BUREAU  
N.Y.C. OFFICE

Re: Notice of Proposed Premium Rate Change  
Adult Rated Liberty NY Platinum - Individual

Dear Sirs,

I just received this notice from Oxford asking for a future rate increase of 1.5% for my 2015 premium. They are seeking approval of this increase from you. Please do not approve this increase.

Based on my own use of health benefits this past year, which were minimum, I feel that an increase is not warranted.

I am 63 years old, still working to support myself and my 91 year old mother who is in my care. I am a responsible person, pay my debts and have a good credit rating.

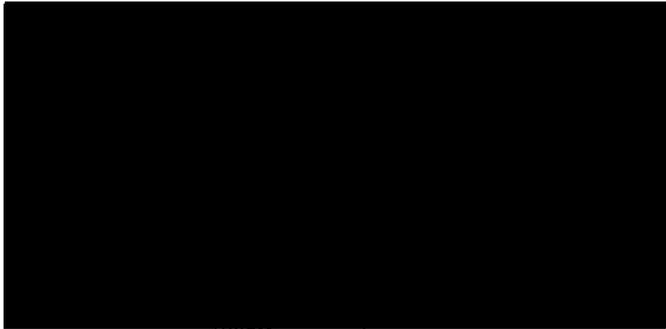
I do need this health insurance because of past medical conditions which were very serious. I am now living solely on medication and God's Grace. (over)

I really can't afford a higher premium since  
the prohibitant last 2 premium really choked  
me. Please, please, do not approve Oxford's  
request for a rate increase of 1.7%.

Thank you for your understanding of  
my situation and I hope you do not  
grant Oxford this increase.

Yours truly,



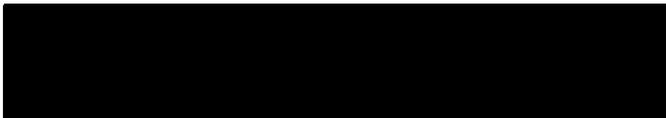


July 8, 2014

RECEIVED  
JUL 10 2014  
HEALTH BUREAU  
N.Y.C. OFFICE

**BY E-MAIL AND FIRST CLASS MAIL**

NYS Department of Financial Services  
Health Bureau - Premium Rate Adjustments

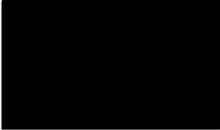
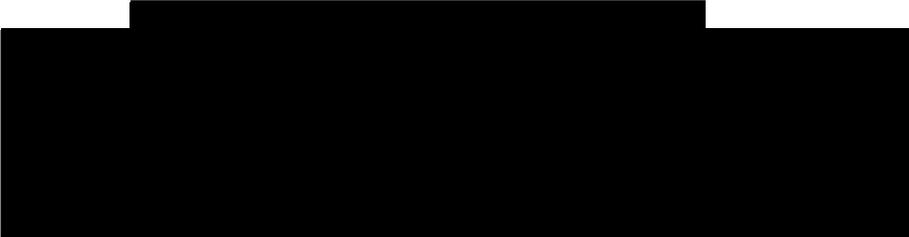


**Name of Insurer: Oxford Health Insurance  
Coverage: Individual**



To Whom It May Concern:

This letter is written in response to a letter we received from United Healthcare, dated June 12, 2014, concerning notice of proposed premium rate changes relating to the above-referenced plan. We strongly oppose the proposed rate change and find it unreasonable and unaffordable. We agreed to the current rate when submitting our application for the plan and see no justification for a further increase. Any increase to the rate will result in our reconsidering of our enrollment.





**Prior Approval Submission**  
**NYS Department of Financial Services**  
To: PremiumRateIncreases

07/07/2014 10:25 AM

Oxford Health Plans (NY), Inc.

individual

ppo



I have followed all insurance companies increases in the past many years. I also research how much the providers receive . The insurance companies have not been giving providers any increase in money for their services and they are decreasing their reimbursement. Even hospitals are getting decreased. So why is the insurance company giving higher premiums and cutting the providers and also most policies are made up with high Co- insurance and hi-co-payment which at times the co-pay pays for the entire visit to the dr so the insurance companies do not have to pay anything. Thanks for your help. 

LAW OFFICES OF [REDACTED] LLC

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

FAX: [REDACTED]

Email: [REDACTED]

PRINCIPAL:

[REDACTED]

[REDACTED]

OF COUNSEL:

[REDACTED]

July 8, 2014

**BY E-MAIL AND FIRST CLASS MAIL**

NYS Department of Financial Services  
Health Bureau - Premium Rate Adjustments  
1 State Street  
New York, New York 10004  
Email: [premiumrateincreases@dfs.ny.gov](mailto:premiumrateincreases@dfs.ny.gov)

**Name of Insurer: Oxford Health Insurance**  
**Coverage: Individual**  
**Plan Name: S Standard EPO 30/50 L Gated OHI**

To Whom It May Concern:

This letter is written in response to a letter we received from United Healthcare, dated June 12, 2014, concerning notice of proposed premium rate changes relating to the above-referenced plan. We strongly oppose the proposed rate change and find it unreasonable and unaffordable. We agreed to the current rate when submitting our application for the plan and see no justification for a further increase. Any increase to the rate will result in our reconsidering of our enrollment.

[REDACTED]

RMB: asb



**Please disallow 2015 premium rate increase--too expensive**

[REDACTED] o: premiumrateincreases

07/11/2014 10:06 AM

Cc: [REDACTED]

History:

This message has been replied to.

Dear Sir or Madame:

My insurer is Oxford Health Plans, my plan name is the Adult Gated Liberty NY Platinum, and I am a New York based Freelance Journalist with an individual plan.

As you know, rates for individual non-corporate health plans for freelancers in NYC have long been astronomical. Only this year with the ACA initiative did it seem that those rates might become affordable again.

When forced to switch from my former plan this January, I asked Oxford for the same benefits I had been receiving under the new affordable care act rules. The Oxford representative agreed to give me that over the phone. But it was not the same. My PCP co pay increased as did my prescription co-pay. And what they didn't tell me was that my copay for specialist doctors would more than double. Yes the monthly premium went down a little bit, but many benefits I'd had under the old plan were taken away to compensate. Thus I can no longer afford recommended visits to my cardiologist or my nutritionist to control my blood pressure. So all in all, I am not paying less than before but about the same for fewer benefits. If you approve the proposed increase for my current monthly premiums I will be paying as much or more as I paid before the new system, but will get fewer benefits for my money.

Please do not approve this new increase.

thank you

[REDACTED]



notice received

[Redacted]

to:  
premiumrateincreases  
07/07/2014 02:01 PM

Hide Details

From: [Redacted]

To: <premiumrateincreases@dfs.ny.gov>,  
History: This message has been replied to.

2 Attachments



Screen Shot 2014-07-07 at 1.00.21 PM.png Screen Shot 2014-07-07 at 1.00.26 PM.png

Dear United Healthcare,

I received the attached letter saying that something's changed in mi premium, but I was actually waiting for your reply because what I would like is to cancel my insurance because we've moved from the US back to Mexico so I won't be needing the insunce anymore, I called about a month ago and they asked me to submit an email request about this and I haven't received any reply, I need someone to help me doing this please as soon as possible.

Thanks.

--

[Redacted]

Photographer

[Redacted]

[Redacted]

[Redacted]



To:  
Cc:  
Bcc:  
Subject:

----- Forwarded by [REDACTED] on 07/07/2014 01:54 PM -----

From: NYS Department of Financial Services <portal@dfs.ny.gov>  
To: PremiumRateIncreases@dfs.ny.gov,  
Date: 06/16/2014 05:49 PM  
Subject: Prior Approval Submission

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[REDACTED]

individual

hmo

[REDACTED]

I received a notice from my health insurance co, which s not listed above. Oxford health plan. They put an approval for rate increase 15.6%.  
in the past year and a half I went for \$480 to \$560. If this increase passes I will be paying over \$644. just for myself. I will not be able to afford coverage.  
Meanwhile the letter says due to high medical costs. There are times my doctors get paid a quarter of what they bill, my co pays are high,  
So the only ones really getting rich here are the insurance companies. The doctors are suffering after they put their time in for education and loans. I work hard to pay taxes and can barely afford to have health insurance. I really think something is wrong. I am unsure if it is the obama care that has cause this escalation in health insurance premiums, but if this continues and taxes payers have to hand over a weeks pay to cover health insurance, and then other bills like rent/mortgage, food, living expenses etc suffer since there will not be enough of our pay check left over to cover our cost of living, do I throw in the towel. I will then get full health coverage for free, get food stamps to cover my food and get welfare to pay my rent. This is not fair. Something has to give.

----- Forwarded by [REDACTED] on 07/07/2014 01:54 PM -----

From: [REDACTED]  
To: <premiumrateincreases@dfs.ny.gov>,  
Date: 06/18/2014 03:56 PM  
Subject: Proposed Oxford rate increase for 2015

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Insurer: Oxford  
Plan name: S EPO HAS \$2000 F Non-Gated OHI, CT 15239  
Group Coverage: Individual Coverage

Re: [REDACTED]  
Clearview Trading Advisors

I am responding to the comment period for the proposed rate change by Oxford Health. They are proposing an 11.3% rate increase. This is an egregious amount given Oxford has increased rates over 40% since 2012. CPI is up only 2%. Healthcare cost cannot be rising this dramatically that these increases are warranted. Please control insurance prices to a fair and reasonable rate.

Respectfully,

[REDACTED]  
----- Forwarded by [REDACTED] on 07/07/2014 01:54 PM -----

From: NYS Department of Financial Services <portal@dfs.ny.gov>  
To: PremiumRateIncreases@dfs.ny.gov,  
Date: 06/24/2014 08:48 AM  
Subject: Prior Approval Submission

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Oxford Health Plans (NY), Inc.

individual

hmo-pos

[REDACTED]

June 24, 2014 From: [REDACTED] NYS Department of Financial Services Health Bureau ? Premium Rate Adjustments  
1 State Street New York, NY 10004 RE: Notice of Proposed Premium Rate Change ? Adult Gated Liberty NY Platinum  
To whom it may concern,

I am writing the Department of Financial Services to respectfully ask that our health insurance premium rate not be raised. I implore your agency to protect us from the encroaching rate hikes by my health insurance company and others like them. Along with millions of other Americans, I am older, sickly, with numerous health concerns and a fixed income. I believe that the state and the federal government should advocate on our behalf with respects to rising health care costs. Our citizens have become cash cows lining the pockets of CEO's for health insurance and pharmaceutical companies, their profits skyrocketing with our health concerns. We look to you to do something to stop these immoral and unethical profiteers at our expense. Thank you for taking the time to review my letter and consider my concerns in making your decision on whether or not to raise health insurance premiums. Very truly yours, [REDACTED] Insurer:  
Oxford Health Plans/United Healthcare Plan: Adult Gated Liberty NY Platinum My husband and I are paying as individuals  
cc: Governor Andrew Cuomo

----- Forwarded by [REDACTED] on 07/07/2014 01:54 PM -----

From: [REDACTED]  
To: <premiumrateincreases@dfs.ny.gov>,  
Date: 06/26/2014 10:05 AM  
Subject: Comment on projected rate increase by Oxford

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I have my insurance with Oxford. The name of my plan is Adult Gated Liberty NY Gold.  
It is individual coverage.

I chose this plan for the simple reason that at the age of 61.5, none of my doctors were willing to participate in any of the exchange plans.  
Originally that was

not the case - but I soon learned that after enrolling in a United Health Care exchange plan (since dropped).

as a result, I returned to Oxford, where I had been a paying individual member for over 15 years. In this new plan, my deductible is \$600/year and I am not

allowed to see any doctors outside of plan, unless I pay for the entire amount myself. I now have drug coverage - so what.

I am now paying MORE than I was before the new health care changes. And for this, I am getting less. I have a higher initial out of pocket deductible, and i

cannot see any doctors outside of this plan. More doctors are dropping this plan each year, making it even harder for me to continue the care I have been receiving with doctors who know me.

I continue to get notices from my now defunct United Healthcare exchange plan. I see that they are REDUCING their charges to their customers by 5.7%

while Oxford is RAISING me 1.2%.

Why? And how can they do this? If the exchange participants are receiving a reduction, I need a better explanation of how this works. I read the fuller explanation on the Oxford web site. To say that it is written in plain English is laughable. It's clear if you are in the business of insurance.

Please respond with a more reasonable answer than what I'm getting from Oxford and consider denying them this un-called for increase.  
thank you,

[REDACTED]