



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

[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

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

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

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]