



[To:](#)  
Cc:  
Bcc:  
Subject:

### 2014 impending rate increases

to:

07/28/2013 11:04 AM

I want to register my objections to the 2014 rate increase. I was under the impression that there was going to be a refund if all the money wasn't used for the patient, according to Obamacare. The seniors have really not gotten a substantial increase in our social security allowance. In fact, congress would like to reduce our monthly stipend. How could you, in good conscience, add an additional amount to our monthly fee? Even if you are allowed to increase the monthly fee, it doesn't mean you should. Shame on you!!

### Reject Rate Increases

to: premiumrateincreases

07/28/2013 02:10 PM

I am writing to encourage you to reject the proposed rate increases regarding United Healthcare's AARP Medicare Supplemental Insurance plans. Those of us who are on Medicare are living on very limited fixed incomes. Our incomes cannot support more increases, but we are the ones who need healthcare the most. Please reject these increases. Thank you!

### United Healthcare 2014 Rate Increase

to: PremiumRateIncreases

07/28/2013 06:52 PM

As a Medicare subscriber, I find it distressing that United Healthcare is instituting it's 2014 rate increase on April 1, 2014, 3 months earlier than the 1-year date from its most recent increase, which was on July 1, 2013.

Are Medicare providers permitted to increase rates more frequently than once every 12 months?

### **United Health Care Insurance Company Increase**

to: PremiumRateIncreases

07/29/2013 11:28 AM

I have received notice of another increase beginning in 2014. The rate is becoming higher and higher each year and makes it difficult for me on Social Security to afford health insurance on a limited income.

Please do not approve yet another increase for this insurance company.

### **AARP proposed rate increase**

to: PremiumRateIncreases

07/29/2013 01:02 PM

I am new to medicare (January 2013). When I signed up for the AARP supplemental plan F in December 2012 the rate was \$247.50 per month.

July it was increased to \$257.

Now a proposal to increase it to \$261 per month in April.

I am not with this policy a year yet and there will be 2 premium increases. If we don't like the increases we can shop around for different policies. How many premium increases have the other policies had?

Life is short and we all have more significant things to do then play this premium game!

Do not approve this increase and limit any increase to once a year with a max of 2.5%

**increase in medicare supplement plan rate increase**

to: premiumrateincreases

07/29/2013 03:43 PM

Why is it necessary to always increase our rates.  
most of us seniors are living on social security  
and can not afford these increases.  
please reconsider these increases.  
thank you

**rate increases**

to: premiumrateincreases

07/29/2013 03:45 PM

why are you raising our rates again?  
we are on fixed income and can not  
afford these increases.  
please reconsider these increases.

to: premiumrateincreases

07/29/2013 10:36 PM

Dear sirs, I know you did NOT have to make the rate to go up on the AARP Supplemental and Personal health plans. I know it is only a 1.6% and that is \$2.75 and I could have another prescription for that. So please do NOT let this happen for I am on a fixed income and getting extra help. So please do NOT let this happen to me or to the others. Or I WILL HAVE TO FIND ANOTHER PLAN TO GO TO. THANK YOU FOR LISTENING IF YOU ARE.

**United Healthcare Ins .Co.**

to: premiumrateincreases

07/30/2013 09:24 AM

On 1/3/13 I received membership in the Aarp Medicare Supplement F Plan. My monthly payment was \$250.75. A few months later it jumped to \$257.00 a month! Today I received a letter my plan maybe jumping again to \$261.00. Living on Social Security will make it impossible to continue.

**Your assistance is appreciated >>>**

██████████ to: PremiumRateIncreases

07/30/2013 11:48 AM

NY State Department of Financial Services  
Health Bureau Premium Rate Adjustment  
1 Commerce Plaza  
Albany, New York 12257

Dear Sir or Madam:

I am respectfully seeking your assistance in stopping and denying AARP's Plan F Supplemental Health Insurance Proposed Premium increase of 1.6% for the 2014 year based upon the facts noted below:

1. Health Care Cost statistics documented by The Economist periodical has noted that Health Care Costs in the U.S. have only increased between 1.5 to 2% for the 2012 and 2013 years.
2. The Affordable Care Act will be reducing Health Care Costs by paying doctors for the patient's wellness results vs. the current payment to doctors for the number of procedures performed on a patient.
3. Social Security recipients are caught in the middle between increases in Medicare Annual Premiums

and the proposed increase of 1.6% for AARP's Supplemental Health Insurance Premiums Plan F.

4. Also, the Chained CPI will substantially limit Social Security recipients' ability to pay for both increased Medicare Annual Premiums and the 1.6% proposed premium increase for AARP's Supplemental Health Insurance Plan F.

In light of the aforementioned, I am respectfully seeking your assistance in stopping and denying AARP's Plan F Supplemental Health Insurance Proposed Premium increase of 1.6% for the 2014 year.

Thank you very much for your prompt attention. I look forward to receiving your response at your earliest convenience.

Sincerely,

 **Prior Approval Submission**

**NYS Department of Financial Services**

07/31/2013 12:01 PM

To: PremiumRateIncreases

UnitedHealthcare Insurance Company of New York  
individual  
medicaresupplement

The other day I received a letter in the mail from UnitedHealthCare telling me they are submitting their request to raise our monthly rate. This proposed rate change has to be approved by you and that I could write you to how I feel about this situation. Right now I'm paying for my husband and myself over \$400.00 each month. This amount comes out of our social security each month and is not an easy thing. It would be nice if some people thought about us the people who pay for the increase in gas, the

increase in food prices, the increase in heating oil and I could go on and on with the other increases we have had to endure. Please say enough is enough and hold the rate as they are. I'm sure the American people would greatly appreciate that. Thank you for reading my e-mail and hopefully doing what is right. Say no to any raise increase.

## LSUPPLEMENTAL Health Insurance Rate Increase

[REDACTED] to: premiumrateincreases

07/31/2013 07:24 PM

As usual MY health insurance provider is asking for a raise of 3percent. I am a senior who lives on my Social Security I Don't remember when I last received that kind of raise.The government right now is trying to lower the way my raises,if any are calculated.Therefore I WANT to know why my insurance company,United Healthcare is entitled to a raise every year when I am not.They do less and get more.I hope you will not approve their request.

## RE: UHC rate increase, +

[REDACTED] to: PremiumRateIncreases

07/31/2013 10:29 PM

To Whom It May Concern,  
Which is actually all of us, not just those over 65,

The insurance industry has no problem making profits.  
In the context of fights to cut back Medicare and benefit for a fixed-income aging population,  
and in the context of a poor economy where only a tiny percentage of people are living off the backs of many,  
the insurance companies upon which we rely for health care coverage - and these include those who are profiting widely -  
are once again in their yearly fashion, raising premiums for healthcare coverage supplemental to Medicare.  
Those of us who are reliant on insurance like this to cover our increasing needs, while experiencing NO cost of living increases of our fixed income, are asked to pay and pay more, pay out of pocket from a pittance, support the CEO's of UHC, pull back on necessary expenses, and fork over more money once again.  
Regardless of protests like these, NOTHING is done about this.  
It is usually simply with a rubber stamp that the NY Dept of Financial Services approves premium increases

even for the most indigent, while increasing the profits of those who have much.

There is nothing new here.

But I am appealing this decision, and appealing to you, and to human consciousness and to our shared inequities from which we suffer - to DISAPPROVE of this "request" to raise rates.

There is no reason under the sun to approve increases like this. Especially when you consider who is paying! And how many of us there actually are.

I appreciate your consideration, and your work against this injustice.

## Prior Approval Submission

NYS Department of Financial Services

08/01/2013 12:20 PM

To: PremiumRateIncreases

My AARP UnitedHealth care insurance recieved a raise last year(2013) and now want another raise for (2014). For two years we recieved no raise in our Social Security Disability Check and then the last two years we have recieved a raise but it has not been enough to keep up with the higher cost of living. I pay \$177.00 per month now for AARP Medicare Supplement (UnitedHealthcare Ins.) now and they want to raise it to \$179.75. I also pay \$43.70 for my AARP Medicare RX through UnitedHealthcare(and I am sure they will be asking for a raise as well) and have to take my formula book with me to the doctors to make sure they don't put me on any medication above a tier 2 which is \$10.00 per medication times that the 8 medication a month I take plus the \$4.00 per month for 2 medication Walmarts discounts. I am a [REDACTED] survivor and am in a lot of [REDACTED] I need to carry the AARP Medicare Supplement UnitedHealthcare because of the many doctors I see on a regularly and procedures and surgeries and medications. I can't afford another raise. I think the insurance companies and the pharmaceutical companies are getting to greedy and need to be stopped from raising prices all the time. We don't even know yet if we will be getting a cost of living from Social Security and if we do I am sure it won't be much.

## Proposed UnitedHealthcare Insurance Co . of NY Increases (NAIC #60093)

to: premiumrateincreases@dfs.ny.gov

08/01/2013 02:52 PM

To Whom It May Concern:

I am writing to you to express my disapproval of UnitedHealthcare Insurance Company's proposed (or very soon to be proposed) increased Medicare Supplement plan rates for 2014.

According to the letter that I received from UnitedHealthcare, they are (or will be) proposing a \$4/month increase in my plan (Plan F). Although that might not seem like a lot of money, it translates into \$48 more a year for my plan. It is not as if this plan is inexpensive at \$257/month, right now, and prices for other things aren't likely to go down next year.

I strongly disapprove of the rate increase that UnitedHealthcare Insurance Company is proposing to my plan.

Please do your best to keep a lid on Senior expenses as money has been very tight, ever since the beginning of the recession.

Thank you, in advance, for your attention to this matter.

Yours truly,

**United Healthcare/AARP-Medicare Supplement Plan F**

to: premiumrateincreases

08/04/2013 01:08 PM

Health Bureau-Premium Rate Adjustment  
New York State Department of Financial Services  
One Commerce Plaza  
Albany, NY 12257  
[www.dfs.ny.gov](http://www.dfs.ny.gov)

Please prevent United Healthcare/AARP Supplement monthly premiums from advancing any further than the the company's proposed +1.6% for 2014. The above company advises that this increase is due to increased benefit costs expected with the plan. Funny, I thought that insurance premiums would be reduced with the implementation of the Affordable Health Plan. Please advise.



[To:](#)  
Cc:  
Bcc:  
Subject:

to: PremiumRateIncreases

08/06/2013 10:09 AM

I object to the proposed rate increase since my experience with the United Healthcare Supplemental Program has been a very negative one. I pay \$173.00 a month and the insurance company has only paid less than \$25.00 annually towards any of the medical treatment I have had. I feel I am only contributing to their profits and shareholder return on investment rather than medical expenses.

### **Prior Approval Submission**

08/07/2013 11:24 AM

To: PremiumRateIncreases

UnitedHealthcare Insurance Company of New York  
individual  
medicaresupplement

I find it odd (actually, disturbing) that as medical insurance premiums in NY State are decreasing because of the Affordable Care Act, Unitedhealthcare is raising rates on it's Medigap policies. I wonder what the true justification is for this increase, as opposed to their vague "increased costs" explanation on their 7/25/13 notice to beneficiaries.

## Proposed Rate Increases by United Healthcare Insurance Co . of NY (NAIC# 60093)

to: PremiumRateIncreases

08/08/2013 04:06 PM

August 8, 2013

Dear NY Financial Dept. of Financial Services Superintendent:

I am disabled and began receiving disability benefits in January 2013. Since then, my rent and utilities have increased substantially, and food and personal items costs have skyrocketed. Transportation costs also have increased, and there are proposals for another increase in transportation soon. I am not able to work and my disability coverage is already straining to pay all of these increases.

On July 25, 2013, I received a letter stating my United Healthcare Premium may increase early next year too. Currently I pay \$213.75 a month, and that amount will increase to \$219 in September 2013. I haven't even paid the new increase, and United Healthcare tells me I may be due for yet another increase to \$222.50 April 1, 2014.

This is highway robbery. I haven't even paid one proposed rate increase, and United Healthcare plans to smack me with another. Again, I am disabled, I can't work, and I sincerely believe United Healthcare can do quite well without another increase.

Please disapprove this proposed monthly rate adjustment.

Thank you in advance for your assistance.

Sincerely,

## United Health Care Request for Rate Increase for Medicare Supplemental Insurance

to: PremiumRateIncreases

08/08/2013 06:30 PM

I am writing to object to a rate increase for United Health Care's Medicare Supplemental Insurance which I purchase as an AARP member. I am a retired [REDACTED] with multiple health issues and I am on what is defined as a "fixed income", except, of course this income decreases every year as interest rates decrease and social security cost of living increases do not keep up with the cost of living. Contrast with this, the enormous profits made by United Health Care, the extremely high compensation paid to its CEO, and the fact that each year the cost of medication escalates because the federal government does not purchase drugs in bulk from pharmaceutical companies, the rise in costs of copayments, the rise in costs of my annual medicare payment and of my annual payment to United Health Care for Medicare

Part D. Basic living costs are increasing each year. As this trend continues (rising costs and a decreasing income), there will come a time when I will no longer be able to afford supplemental medical insurance and, therefore, much of the medical treatment prescribed for me. You can help me and people like me by refusing to allow health insurance companies like United Health Care to continue to value its share holders more than its elderly, ill customers.



### Prior Approval Submission

08/09/2013 08:46 AM

To: PremiumRateIncreases

UnitedHealthcare Insurance Company of New York  
individual  
medicaresupplement

Cannot afford any more increases. Doctors and Hospitals are charging to much!!!!



### AARP increase

to: PremiumRateIncreases

08/10/2013 04:13 AM

My name is [REDACTED]. I think it's very sad that we get increases every year. I live on a certain income every month, a widow and have to make ends meet.

Please do not raise our premium for 2014.

Thank you

Sent from my iPad

### **Prior Approval Submission**

08/10/2013 11:01 AM

To: PremiumRateIncreases

UnitedHealthcare Insurance Company of New York  
individual  
medicaresupplement

i don't think the insurance rate for 2014 should be raised. i'm 82 yrs old & still working to pay my bills . i can't live on ss. that covers my main bills but not much left for anything else. i started at \$71 it is up to 177.75. Cant' take anymore increase. Thank You

### **Health Ins.Rates**

to: PremiumRateIncreases

08/11/2013 12:22 PM

Health Ins. is extremely important, especially to Sr. citizens. However, we also have to live and pay living expenses. The proposed rate increases for 2014 from United Healthcare needs to be thrown out to set an example to all other companies that are over doing

their rates. I have no doubt that medical expenses are out of control. That is the issue that needs to be addressed. Competition would also help to control rates. Out of state insurers would provide that edge.

I would like to remain financially independent, but with premiums amounting to over 30% of my Soc. Security, not including medication co-pays, you do the math!

I've only been on Medicare and supplemental ins. plans for a year and I've already had two increases from each and every provider. This has to be stopped.

I'm not looking forward to Obamacare. Hard working Medicare recipients, will only be subsidizing more and more for others, who need to take on personal responsibility, not another entitlement.