



[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.



To:  
Cc:  
Bcc:  
Subject:

To all concerned:

I am writing in response to a letter from [REDACTED] dated July 25th about the \$48 2014 increase proposed for Medicare Plan F Supplementary coverage that UnitedHealthcare Insurance Company of New York (NAIC# 60093) offers in my zone.

I have attempted without success to find public notice of the 30-day comment period on the NYS-DFS website which should list benefits justifying this increase. So I cannot react directly to that list.

I recognize that UnitedHealthcare received no increase for this plan in 2011 and that the present proposed increase is relatively small. But I find the presumption that incremental increases are justified annually hard to accept.

1. My income is based on monthly receipt of Social Security and Food Stamp payments plus a tiny amount of bank interest. Rates of any increase from each of these sources are unpredictable - indeed the continuation of food stamps and Extra Help with medical costs could abruptly vanish! So, although my family's and my own medical history justify maintenance of this supplement policy as long as possible, over time I find each premium increase cause for serious concern.

2. I've observed (and heard nothing my doctors) about any change in service and (with concern about diminishing overall acceptance of Medicare assignment in the New York Metropolitan area) know of no government-mandated increase in reimbursement rates for physician services, which might truly justify an increase in my premiums.

3. However, UnitedHealthcare persists in producing and distributing the same costly but useless glossy 12-page publication I protested about last year, and which has been listed in the past among UnitedHealthcare benefits. I believe that close to \$48 per person per year could probably be saved just by eliminating that item, rather than passing the equivalent of its cost along to me!

As I indicated then, the only genuinely "useful" information included in this costly item is the telephone number of the organization's Nurse Health Line -- already amply communicated on simple, economical enclosures included with regular summaries of paid claims and/or by occasional postcards.

I've so far had little occasion to consider contacting this Health Line over the years, and mentioned last year my negative experience with staff over-reaching in attempting to collect irrelevant personal health

details the one time I experimented with using it in the past.. So - unless providing this service has become a government-mandated requirement - it strikes me as a potentially expensive "benefit" whose elimination or at least limitation I would strongly recommend. Any costs it generates (staff, software, administration, etc.) should be studied closely in relation to how widely the service is actually used and by what percentage of plan subscribers.

Thank you for considering my comments.

to: PremiumRateIncreases

08/15/2013 03:40 PM

To Whom It May Concern:

Re United HealthCare AARP's intention to increase rates for 2014:

since most retirees are on a fixed income, depending on their Social Security checks to live (and without the benefit of any current and real cost-of-living increases), no increases should be permitted until the Federal & State economies change for the better. Currently, AARP-United Healthcare customers are being squeezed between governmental stasis and profit motives of this health insurance company. I can barely afford this monthly premium of \$257 ...going up to \$261. To date, supplemental reimbursements from United to my health providers have totaled under \$500. What's the profit involved?

please confirm you have received my feedback.

thank you.

**Prior Approval Submission**

**NYS Department of Financial Services**

08/15/2013 04:11 PM

To: PremiumRateIncreases

UnitedHealthcare Insurance Company of New York  
individual  
medicaresupplement

Last year the rates went from \$129.50 per month to \$139.00 per month. Now they are asking for another increase to \$143.50 per month witch is anther 3.2% increase over the 9.35% increase they got the year before. I think it is unfair to us consumers. We need you to protect us who are on limited incomes. THIS INCREASE SHOULD NOT BE ALLOWED!!!!!!!!!!!!!!!!!!!!!!



to: PremiumRateIncreases

08/19/2013 08:00 PM

I have been an AARP Healthcare customer since March 2005. My experience since enrollment with United Healthcare supplemental coverage has been very positive and I look forward to continued coverage, cost permitting.

Since 2011 I have consistently taken the opportunity offered to comment regarding the yearly proposed rate increase requests. While I am cognizant and understanding of now more than ever escalating health care costs, it is now becoming evident that I very likely will no longer be able to continue to maintain the adequate and quality health care coverage provided by United Healthcare. Of course, this troubles me greatly particularly because I take very seriously my responsibility to maintain a healthy lifestyle to avoid increasing my health care costs and have done very well. I maintain a health club membership where I actively participate in several fitness programs and maintain a Nautilus workout schedule. I take no perscription medications and firmly believe in preventative measures. While this may not seem like relevant information for the upcoming comment period, I believe it's essential that rate increase proposals start to receive the careful and tough decision scrutiny by the rate adjustment review board that I and others must make when determining what I can/can't afford and where I must make adjustments. Automatically approving rate adjustment requests simply can no longer be considered "just as the way we do business."

I speak with the highest regard for the United Healthcare products and professional customer service. United Healthcare supplemental coverage is vitally important to me, I don't want to face the prospect of unaffordability and will continue to do my part to assure that doesn't happen, however, my resources are rapidly becoming limited and I have no other resources available which assists with ever-increasing premiums.

In conclusion, as you consider the United Healthcare rate increase proposal I can only urge that now more than ever it is imperative that cost containment be very carefully considered with a view to lessening the rate increase burden on customers. I suspect, however, if I am able to continue my coverage, I will again be making this plea as it will apply to a 2015 rate increase proposal.

Thanks very much for your consideration of my comments as your review goes forward.

08/21/2013 03:36 PM

To: PremiumRateIncreases

UnitedHealthcare Insurance Company of New York  
individual  
ppo

I am very concerned with United Healthcares proposal for a rate increase. From 2010, my rate was \$193 to the rate of present \$206.50 for 2013. Now United Healthcare is proposing another rate increase to \$209.75. If this proposal is approved, United Healthcare has increased the rate from 2010 by 8.67875 %. This total increase in less than four years is huge and it is getting harder and harder to afford my insurance on a fixed income. I do hope that you will take into consideration this increase and how it will affect other senior such as myself. Thank You.



To:  
Cc:  
Bcc:  
Subject:

**UNITEDHEALTHCARE proposed premiums rate increase April 01, 2014**

to: premiumrateincreases@dfs.ny.gov

08/29/2013 02:07 PM

To The Superintendent,  
Health Bureau-Premium Rate Adjustments,  
New York State Department of Financial Services,  
One Commerce Plaza,  
Albany, NY 12257

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My wife & I have Medicare health coverage and both of us have supplemental insurance with the above insurance company.

For the second consecutive year, they have filed a request with your office for yet another rate increase. We are already paying \$173.00 per month each as a necessity. This year the premium rates went up. Now, they propose yet again a rate increase of 3.3%, making per month premium increase of \$178.75.

We strongly object to that. Our household income is low as we are on a low social security earning

per month. My wife has to work part time under 20 hours a week to supplement our income. We cannot afford to these premium increases year after year.

I hope you will NOT approve the rate increase. Instead, premiums should be lowered, not increased. The health insurance companies are getting greedier and greedier. I hope, you are able to put a stop to this.

Hope to hear back from you soon.

Thank you.

**Prior Approval Submission**

**NYS Department of Financial Services**

09/02/2013 06:02 PM

To: PremiumRateIncreases

UnitedHealthcare Insurance Company of New York  
individual  
medicaresupplement

I want to comment on the proposed rate increase for supplemental insurance to Medicare. It is way too expensive as it is to support oneself with health insurance. And the rates continually rise. What do you propose to do for us on limited income? I do not support a rate increase and I want to voice my opinion. How do you determine if an increase is justified? How do you determine what benefit we receive for such increase? If you answer comments I would appreciate a reply. Thank you

**FW UnitedHealthcare Insurance Company (NAIC# 60093) Proposed Premium Increase**

to: PremiumRateIncreases

09/03/2013 12:48 PM

Cc:

To whom It may Concern,

Received a letter from UnitedHealthcare Insurance Company as to applying for a "rate Increase" with the State of New York. Please note that my monthly rate was \$161.00 (one hundred sixty one dollars and no cents) from October 2012 through July 2013. As of August 2013 the rate increased to \$173.00 (one hundred seventy three dollars and cents; that is over 7.5% increase.

At this point another increase would be too much.

Kindly confirm receipt of this email. Thanks.

**UnitedHealthcare Insurance Company Rate increase**

to: PremiumRateIncreases

09/06/2013 10:56 AM

Dear Sirs,

Once again UnitedHealth Care is proposing a rate increase to there supplemental and Personal Health Plans. I am 66 years old and this will be

the second year in a row that my premium has increased. As a retiree I do not receive a cost of living increase from my pension or Social Security. How do I pay for these increase now and in the future? I already pay extra premiums to Social Security because I have moved money from my IRA to a Roth IRA. I also pay deductibles and co-pays. My medical expense are very small, but given the cost of medical issues today I can not take the chance of going without coverage.

Government (State and Federal) keep telling us the new Obama Care will cost us less and that retirees will not see increases in healthcare or an erosion of retirement income. Well it seem this is not true. I would also like to know why government employees and there families go under a different set of rules.

I do not agree with any rate increases for retirees. I am unhappy with the special treatment that government employee and large unions receive. I guess we will need to keep changing government representatives until they do what they have been elected to do and that is REPRESENT us.

Sincerely,



**Prior Approval Submission**

**NYS Department of Financial Services**

09/10/2013 05:47 PM

To: PremiumRateIncreases

UnitedHealthcare Insurance Company of New York  
individual  
hmo

What is it necessary to comment on Id like to see their proposed rate increase