8-12-13

To Whom it May Concern:

Again The United Health Service wants another increase in Their insurance. Last year They did The same and Got it.

How Long must New Yorkers who pay in to This Company have to put up with Their increases. Greed is Their only Policy.

Many New Yorkers are on Social Security and pay Great monies on These Companys (United Health is one).

If They Get another increase many Seniors will have to drop Their Policies (me also) cause I only have Social Security money to Live on. I cannot pay for food and The high Cost of These Policys by The Insurance Co.

Last year They Got A way with it do not let them Get away This year because a lot of Senior People will be with out health insurance. The Price of This increase is on you heads

[redacted]

Health Bureau- premium rate adj.
N. Y. state dept of financial services
One commerce Plaza
Albany N.Y. 12257

Re: 065945479-1

To whom it may concern,

Good day to you,

I am in receipt of your letter announcing a proposed rate increase. Currently my wife [redacted] and I are living on $2,400 in combined social security plus monies taken from our savings that we draw down from each month.

This proposed rate increase will bring our supplementary health insurance cost to $522.00 per month or 22% of our sis income. Our monthly rent at $1,338 represents 56% of the total sis dollars coming in. Our saving will be gone in 5 years.

The combined rent and supplemental health cost represents 78% on our sis funds.
At the age of [redacted], I find this very frightening and now I will have to seek employment to Keep up with the increased costs of living. If you review our usage of the supplemental health insurance you will notice that we really don't use much of this high expense. We only have it to keep peace of mind. The insurance coverage although comforting in one way is threatening our existence.

Please help us to hold down any more increases.

Thank you
[redacted]

To:
Cc:
Bcc:
Subject: Fw: Write the Superintendent e-Form Submission

Write the Superintendent e-Form Submission

Superintendent to: [redacted] 07/30/2013 02:07 PM

Dear [redacted]

Your inquiry and comment submitted via the Department 'Write The Superintendent' webpage have been received and will be reviewed promptly

The information you entered is as follows:

Your Company/Organization:
NYSID Licensee: No

Your Contact Information:

[redacted]
You are a(n): CONSUMER

Your Questions and/or Comments have been recorded as follows:

* *

I am not sure if this is where I address this but my mom has AARP UniteHealthcare Insurance. she received a letter that her rates may go up again in 2014,(note they just increased in 2013!!)

The Letter states there is a 30 day comment period at this website.

On behalf of my mom - she is requesting that this increase be disapproved. How can the elderly survive on all thise increases on a fixed income of social security. Two increases in such a short period of time doesn't seem right. Insurance companies seem to keep increasing the rates and the poor consumer has no choice (as a 70 plus individual can't just switch carriers at their age!!).

Thanking you for your time and consideration in this matter!!

* *

Sincerely,

Benjamin M. Lawsky
New York State Department of Financial Services.

July 29, 2013

Honorable Andrew M. Cuomo
Governor of New York State
New York State Capitol Building
Al bany, NY 12224

Ref: United Healthcare Insurance Increase

Dear Governor Cuomo:

I am a middle class Senior Citizen covered by Medicare with a supplementary insurance policy with United Healthcare under the aegis of AARP. I am most grateful for Medicare, and have had no problems with AARP supplementary coverage except for the outrageous increases over the past 2 years!

Enclosed are the letters announcing these increases – 7.5% from 2012 to 2013 and now a request for an additional 3.3% for 2013 – 2014, which I am hoping will not be approved – tho if past history is any clue, all indications are that it will be! That is over 10% increase in 2 years with no end in sight.

I am begging you to have your health offices investigate these increase and assist those of us on fixed income to put a halt on these excessive increases by the private health insurance companies.

I take this opportunity to mention I highly approve of your work for us New Yorkers as Governor, and thank you for all your efforts on our behalf.

Again, thank you for your attention to our plight.

Sincerely,

cc: Health Bureau Premium Rate Adjustments
NY State Department of Financial Services
One Commerce Plaza
Albany, NY 12257

UnitedHealthcare Insurance Company

July 25, 2013

Important Health Insurance Rate Information

Dear

Thank you for allowing UnitedHealthcare Insurance Company of New York (NAIC# 60093) to bring you quality health insurance. UnitedHealthcare works hard to offer valuable coverage and helpful customer service.

Rates May Be Changing in 2014
We are notifying you of the 2014 proposed Medicare Supplement plan rates which will be submitted to your state within ten days of the date of this letter. On the second page of this letter, please find a chart which contains your current Medicare Supplement plans, the current monthly rate, and the proposed monthly rate and rate change.

After we submit the proposed rates:

- We will provide 60 days advance written notice of any rate change. The new rates are for the calendar year of 2014 and we've proposed to implement any rate change on April 1st, 2014.
- We will send you billing information for your coverage as soon as rates have been finalized.

30 day Comment Period
This rate information will be posted on the New York Department of Financial Services website. The Department's website is: http://www.dfs.ny.gov. You may submit written comments or request additional information on the proposed rates within 30 days of the rates being submitted. (You may contact UnitedHealthcare for the start and end dates of the 30 day comment period.) Comments may be sent to the New York Department of Financial Services at the following address:

Health Bureau-Premium Rate Adjustments
New York State Department of Financial Services
One Commerce Plaza
Albany, NY 12257
www.dfs.ny.gov

Or if you prefer to email, please write to: **PremiumRateIncreases@dfs.ny.gov**

AARP® | Supplemental and Personal Health Plans insured by UnitedHealthcare Insurance Company

(Continued on Back)

0003603

LA26291ST_NY_052913

... comments submitted to the Department will be posted on the Department's website with any personal identifying information removed. If you submit written comments, you should include the insurance company's name (UnitedHealthcare) in the comments.

Proposed Rate Adjustment Reason
We are requesting this rate change due to increased benefit costs expected with the plan.

UnitedHealthcare has prepared a narrative summary that provides a more detailed, plain English explanation of the reasons why it is seeking a premium adjustment which will be posted on our website and the Department's website. Our web address is: UHCratesforNY.com. This site contains a summary of the reasons for the rate adjustment. You can also find a chart of all of the proposed Medicare Supplement plan rates for the plans in your area by entering your zip code.

Please note: After the rate submission, the New York Department of Financial Services Superintendent may approve, change, or disapprove the proposed rate adjustment.

For More Help
You can contact us for more information:

- By postal mail at:

  UnitedHealthcare Insurance Company
  PO Box 1012
  Montgomeryville, PA 18936-1012

- By email, at: AARPMemberAdvantages@Catalyst-360.com

- Or by calling customer service at **1-866-562-0923** (TTY: 711) weekdays from 7 a.m. to 11 p.m. and Saturdays from 9 a.m. to 5 p.m. Eastern Time. En Español...1-800-822-0246.

Thank you.

Sincerely,

Tracy DiMatteo

Tracy DiMatteo
Director, Operations
Insurance Solutions
UnitedHealthcare

Member Name	Plan Code	Current Rate*	Proposed Rate*	Proposed % Change
[redacted]	N	$173.00	$178.75	3.3%

* Rates displayed below are monthly rates without discounts

Health Bureau-Premium Rate Adjustments

New York State Department of Financial Services

One Commerce Plaza

Albany , NY 12257

RECEIVED
HEALTH BUREAU
AUG 07 2013
ALBANY, NEW YORK

I have been notified that the premiums for my supplemental insurance coverage for Medicare under United Health Care Insurance Company are going to be raised to $209.75 per month. I am a 91 year old widow living under an income of $23,000 per year. I qualify for Heap benefits and Lifeline as well, + Epic

It is difficult living under these circumstances. I feel the insurance company could cut down on some of their other expenditures. They send me copious amounts of literature that are often duplications and impossible to read and unnecessary.

They do have cheaper policies with co-pay which would only make my arrangements more difficult.

Please consider carefully granting this rate increase.

Sincerely,

RECEIVED
HEALTH BUREAU
AUG 07 2013
ALBANY, NEW YORK

[redacted]

Re: 053348 719-1

Aug. 3, 2013

To whom It May Concern,

My supplemental Ins. with United Health Care Ins. Co. became effective 1/10/11. Shortly thereafter, I received an increase in my insurance rate. Now, once again, I have been notified of an intent to increase my monthly rates.

Albeit non profit, Medicare's rate of $99 per month covers 80% of my medical coverage, while my private supplemental Ins. covers only 20% @ a rate of $257 currently. This rate will become $261 per month.

As a private Company they are certainly entitled to a reasonable profit but they are apparently making a considerable profit at the expense of the elderly and infirmed.

An additional increase is overkill,
an unseemly profit!

Please reconsider.

Sincerely,

[redacted]

RECEIVED
HEALTH BUREAU
AUG 07 2013
ALBANY, NEW YORK

Health Bureau-Premium Rate Adjustments
NYS Dept. of Financial Services
One Commerce Plaza
Albany NY 12257

RE: INCREASE IN RATES AGAIN

My husband and I are currently paying over $500. mo/$6,000. year for AARP Supplement Health Coverage.

AARP/UNITED HEALTH need to do something to keep the quality of coverage we now have affordable. As retirees our incomes don't increase; how are we expected to constantly deal with increased costs in insurance and all other household expenses?

July 28, 2013

RECEIVED
HEALTH BUREAU
AUG 01 2013
ALBANY, NEW YORK

Health Bureau Premium Rate Adjustments

New York State Department of Financial Services

One Commerce Plaza

Albany, NY 12257

Dear Officer: I am writing re: the proposed rate increases by AARP on health insurance premiums. I find it both irritating and morally incorrect to have the health premiums for seniors, most of us on fixed income, to be increased yearly. After years and years of payments for health insurance, we deserve to have our premiums not increased. This slow steady increase every year does not ease the pain or the financial hardship.

I will be forced to consider other insurance plans if these increases continue to come.

I ask you not to allow this increase on our premiums. AARP is to be our lobby group but I do not see how they can legitimately serve as our advocate if they are steadily and yearly increasing benefits. Do not allow these increases.

CC. United Healthcare Insurance Company

P.O. Box 1023

Montgomeryville, Pa. 18936-1012

RECEIVED
HEALTH BUREAU
AUG 05 2013
ALBANY, NEW YORK

August 2, 2013

Dear Sir,

Again this year United Healthcare Insurance Company of New York (NAIC # 60093) wants to raise there rate's. They just raised them in April of 2013. I thought with Obama care, Insurance Companys were not suppose to keep raiseing there rate's.

I hope you will take in [redacted] consideration that older people can't continue to pay these higher price's.

Our income is not going up enough to pay for everything else that is.

So please consider the hard times older people are having to pay all there bill's.

Thank you,

[redacted]

July 31, 2013

RECEIVED
HEALTH BUREAU
AUG 05 2013
ALBANY, NEW YORK

Dear Sir:

This letter is in response to United Healthcares request for another rate increase.

United healthcare states the request is because of increased benefit costs.

As a retired senior I cannot request increases every year costs increase. I don't think this increase is justified so soon after their last increase.

[redacted]

8-1-13

We feel that no rate change should be made. We are already paying $177.00 medicare plus $77.00 each of us that is $254.00 each a month total of $508 a month for both of us.

How much more can Seniors pay?

[redacted]

[redacted]

Health Bureau-Premium Rate Adjustments
NY State Dept of Financial Services
One Commerce Plaza
Albany, NY 12257

7-27-13

My wife and I have had a secondary insurance policy with AARP since 4-1-97
Our combined monthly rate at that time was $287 monthly

In April 1999 we moved to Florida and the rate increased to $346 monthly

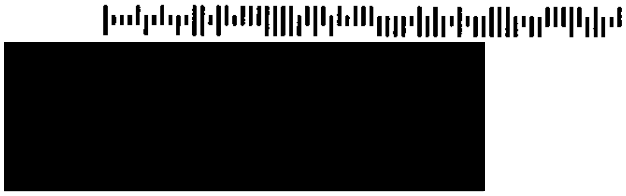
In September 2009 we moved to NY and the rate jumped 35% to $465 monthly

In December 2009 I was advised of another rate increase to $478 in 2010

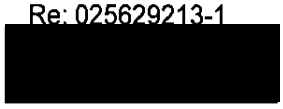
In April 2012 another increase to $514

And now they are asking you to approve yet another increase of 1.6% to $522
When will you put a stop to this greed.

UnitedHealthcare Insurance Company



July 25, 2013
Re: 025629213-1



Important Health Insurance Rate Information

Dear [redacted] and [redacted]

Thank you for allowing UnitedHealthcare Insurance Company of New York (NAIC# 60093) to bring you quality health insurance. UnitedHealthcare works hard to offer valuable coverage and helpful customer service.

Rates May Be Changing in 2014
We are notifying you of the 2014 proposed Medicare Supplement plan rates which will be submitted to your state within ten days of the date of this letter. On the second page of this letter, please find a chart which contains your current Medicare Supplement plans, the current monthly rate, and the proposed monthly rate and rate change.

After we submit the proposed rates:

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30 day Comment Period
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Albany, NY 12257
www.dfs.ny.gov

Or if you prefer to email, please write to: **PremiumRateIncreases@dfs.ny.gov**

(Continued on Back)

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AARP® | Supplemental and Personal Health Plans insured by UnitedHealthcare Insurance Company

LA26291ST_NY_052913

Written comments submitted to the Department will be posted on the Department's website with any personal identifying information removed. If you submit written comments, you should include the insurance company's name (UnitedHealthcare) in the comments.

Proposed Rate Adjustment Reason
We are requesting this rate change due to increased benefit costs expected with the plan.

UnitedHealthcare has prepared a narrative summary that provides a more detailed, plain English explanation of the reasons why it is seeking a premium adjustment which will be posted on our website and the Department's website. Our web address is: UHCratesforNY.com. This site contains a summary of the reasons for the rate adjustment. You can also find a chart of all of the proposed Medicare Supplement plan rates for the plans in your area by entering your zip code.

Please note: After the rate submission, the New York Department of Financial Services Superintendent may approve, change, or disapprove the proposed rate adjustment.

For More Help
You can contact us for more information:

- By postal mail at:

  UnitedHealthcare Insurance Company
  PO Box 1012
  Montgomeryville, PA 18936-1012

- By email, at: AARPMemberAdvantages@Catalyst-360.com

- Or by calling customer service at **1-866-562-0923** (TTY: 711) weekdays from 7 a.m. to 11 p.m. and Saturdays from 9 a.m. to 5 p.m. Eastern Time. En Español...1-800-822-0246.

Thank you.

Sincerely,

Tracy DiMatteo

Tracy DiMatteo
Director, Operations
Insurance Solutions
UnitedHealthcare

Member Name	Plan Code	Current Rate*	Proposed Rate*	Proposed % Change
* Rates displayed below are monthly rates without discounts				
[redacted]	F	$257.00	$261.00	1.6%
	F	$257.00	$261.00	1.6%

[redacted]

[redacted]

RECEIVED
HEALTH BUREAU
JUL 31 2013
ALBANY, NEW YORK

July 29, 2013

Health Bureau-Premium Rate Adjustments
New York State Dept of Financial Services
One Commerce Plaza
Albany, NY 12257

Dear Sir:

I am 91 years of age and I have been paying exceedingly high premiums for the last 25 years for only a 20%, 20%, 20%;coverage. The premium cost this year for my wife and me are $5,730 for a 20%,20% coverage. On that basis, if AARP was being paid for 100% coverage, the entire cost would be $28,650 per year, which is outrages!!!!

My wife and I have already paid premiums in excess of $100,000 for our 20%% coverage. I do not believe that we have received $5,000 in benefits over the last 25 years.

I am sure that one of the biggest expense of the insurance company is the tremendous cost of continuous advertising, especially on TV.

AARP is being paid a substantial sum each year because "they approve of your exceeding high charge for your 20% payout.

I am sure that the premium would be substantially less if they would advertise less, stop paying AARP for the approval of their outrageous cost and if the salary of the C.O. of United Healthcare Insurance Company was less.

Very truly yours

[redacted]

If such advertising often adds little in the way of useful information, it certainly adds to health care costs. Hospitals with more than 400 beds spent an average of $2.18 million on advertising in 2010, surveys have found.

"We're pushing $3 billion in health ...

How much does the Insurance Company pay for ADVERTISEING ???

Health Bureau - Premium Rate Adjust.
N.Y.S. Dept. of Financial Services
One Commerce Plaza
Albany, N.Y. 12257

July 30, 2013

RE: AARP Insurance Rate Increase

Senior it may concern:

As someone who is genuinely [redacted] as well as all the other insured AARP recipients, absolutely can not afford to pay another rate increase. To those of you who are still able to work and have not lost an employment income, the rate increase may be irrelevant to you. So us who are on a fixed income, that is below poverty level, please vote

"NO"

for the requested health care premium increase. They

AAR I just received a planning office lease in 2013.

Sincerely,

[redacted]

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

RECEIVED
HEALTH BUREAU
AUG 05 2013
ALBANY, NEW YORK

From: [redacted]

Reference: United Healthcare Insurance Co.
Individual Policy holder
Supplemental Medicare Insurance

Date: August 1, 2013

Dear Sir { Ms },

I have reservations and objections to United Healthcare Insurance Company raising their rate on supplemental health insurance for the following reasons. I subscribed to their supplemental health insurance two years ago at a price of $159 per month thru ACH withdrawal from my checking account...the next year they went up 7-½% to $171 per month....they now are proposing a rate increase to $178.75 for next year.....I object to such an increase because every source of media that I watch and listen to such as CNBC and Bloomberg News and the read in the newspapers say that we have no inflation....Now I check their stock and see that this company has increased its profits more than analysts projections each quarter they report for the last 5 years...Their stock has risen from the low 20s to the low 70s in five years....in just the last two years their stock has risen from the low 40s to the low 70s....I am sure that they have cost cutting measures in place that have allowed them to be more than profitable with increased revenues and do not need to increase their rates.....I believe these rates are an excuse to arbitrarily increase every year whether they need it or not to just line their wallets at the expense of the policy holder....when inflation does come, will you allow them 10 to 20 % increases in their rates and consider that fair?...Thanks for your attention in this matter.....

Yours truly,

[redacted]

RECEIVED
HEALTH BUREAU
AUG 05 2013
ALBANY, NEW YORK

To whom it may Concern

I dont beline you should raise your rates again $3.25 is just a little to much All people are not rich. this means we will be paying $6.50 more a month for my husband and myself

You are only paying 20 percent of the bill Medicare doent pay you dont pay.

206.50	209.75
206.50	209.75
413.00 old. a month	419.50 new. a month

I am not for raising the rates'

United Heath Care.
AARP

Thank you

[redacted]

RECEIVED
HEALTH BUREAU
AUG 05 2013
ALBANY, NEW YORK

Dear Sir: 01 Aug 2013

In reference to the attached, it's easy for you to approve these rate increases because you're not paying the premiums.

In 2002, our rate per person was $109.25 per month. It is now $165.73 with an increase on the horizon.

In addition, the co-pay and deductible has gone up. This is nothing less than corporate greed, and thus far, you have condoned it.

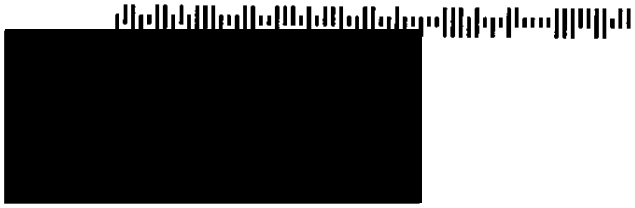
I'm 81 years old and on a fixed income; Our health care cost is now in excess of $6,000.00 per year.

I respectfully suggest that the time has come for you to show some compassion for the consumer.

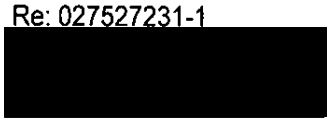
[redacted]

[redacted]

UnitedHealthcare Insurance Company



July 25, 2013
Re: 027527231-1



Important Health Insurance Rate Information

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Health Bureau-Premium Rate Adjustments
New York State Department of Financial Services
One Commerce Plaza
Albany, NY 12257
www.dfs.ny.gov

Or if you prefer to email, please write to: **PremiumRateIncreases@dfs.ny.gov**

(Continued on Back)

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  UnitedHealthcare Insurance Company
  PO Box 1012
  Montgomeryville, PA 18936-1012

- By email, at: AARPMemberAdvantages@Catalyst-360.com

- Or by calling customer service at **1-866-562-0923** (TTY: 711) weekdays from 7 a.m. to 11 p.m. and Saturdays from 9 a.m. to 5 p.m. Eastern Time. En Español...1-800-822-0246.

Thank you.

Sincerely,

Tracy DiMatteo

Tracy DiMatteo
Director, Operations
Insurance Solutions
UnitedHealthcare

Member Name	Plan Code	Current Rate*	Proposed Rate*	Proposed % Change
* Rates displayed below are monthly rates without discounts				
[redacted]	G	$165.75	$168.25	1.5%
	G	$165.75	$168.25	1.5%

Health Bureau-Premium Rate Adjustments
New York State Department of Financial Services
One Commerce Plaza
Albany, NY12257

RECEIVED
HEALTH BUREAU
AUG 02 2013
ALBANY, NEW YORK

Dear Sir or Madam,

I received a letter from United Health Care advising of a pending rate increase and providing your web site as a place to make a comment. This added insult to injury. First off for an annual increase to be automatically passed when the insurer is an extremely profitable company that should be required to limit cost increases under such circumstances is the insult. The injury comes from going to your site and finding it impossible to locate any place to register a comment. Unfortunately, it is just such experiences which causes me to feel that government functions totally inefficiently and question just how much is done for the public by such departments as yours.

This letter will probably go immediately in to the waste basket but I urge you to realize that you are also a member of the public and receive the same lack of service with other agencies supposedly acting you your behalf.

United Health Care
P.O. Box 1012
Montgomery, PA 18936

July 31, 2013

Tracy De Matteo
Director Operations
Insurance Solutions
United Health Care

RECEIVED
HEALTH BUREAU
AUG 05 2013
ALBANY, NEW YORK

Dear Tracy De Matteo:

Your letter of July 25 does not afford much time for deliberations but you should know some facts of which I am currently experiencing. I enclose photostats of key payment amounts to substantiate my facts.

In 2009 I had been paying AARP the sum of $177.50 per month. In this year starting in March I paid and currently pay $239 per month.

That is an aggregate increase of $744 over less than a 4-year period. It is suggested this amount should be $780.

Fortunately I am quite healthy for my years and obviously fortunately for AARP as well.

Florida has many more seniors than here so means testing cannot possibly apply.

This does not include the Medicare payments which are an added cost. Also, an increase of more than $160 is an annual deduction for Medicare.

There is a substantial amount of revenue spent on publications which AARP sends to all, superfluous in nature and costly to produce. An additional charge for their membership card of $15 per year is added.

Surely you can see the need for restraint in adding increasing amounts to my current cost\s for health coverage.

The favor of a reply is requested.

Sincerely,

cc: Health Bureau
NY State Dept of Financial Services
One Commercial Plaza
Albany, NY 12257

Encl.

[redacted]

7-31-13

United Health Care Ins. Co.

I received your recent letter of medicare Supplement rate increase for 2014.

It has really upset me of the proposed increase.

I live on a very fixed income of $766.00 a month. This increase makes it harder for me to be able to manage to pay it. As it is now I do not even go to a Dentist or doctor hardly ever.

So I hope you will reconsider the increase as it is so hard for me. I realize it isn't that much of an increase but you do this every year. Please reconsider this rate change.

Thank You [redacted]

[redacted]

Gentlemen; (Ladies too!)

Regarding possible rate increases in the coming year I ask that you consider my economic circumstance. My monthly Social Security check is for $617- and nearly one third goes to United HealthCare.

I am eighty-four-years of age and very health conscious.

Please do not find it necessary to increase my premium.

Most Sincerely

[redacted]

information on the proposed rates within 30 days of the rates being submitted. (You may contact UnitedHealthcare for the start and end dates of the 30 day comment period.) Comments may be sent to the New York Department of Financial Services at the following address:

Health Bureau-Premium Rate Adjustments
New York State Department of Financial Services
One Commerce Plaza
Albany, NY 12257
www.dfs.ny.gov

Or if you prefer to email, please write to: **PremiumRateIncreases@dfs.ny.gov**

(Continued on Back)

0184169

AARP® | Supplemental and Personal Health Plans insured by UnitedHealthcare Insurance Company

LA26291ST_NY_052913

* Rates displayed below are monthly rates without discounts

[redacted]	E	$192.00	$195.00	1.6%

L17533B CS

UnitedHealthcare Insurance Company pays royalty fees to AARP for the use of its intellectual property. These fees are used for the general purposes of AARP. AARP and its affiliates are not insurers. Insured by UnitedHealthcare Insurance Company (UnitedHealthcare Insurance Company of New York for New York residents).

UnitedHealthcare Insurance Company

no more increases
take care of your person
who worked for it

0106939 [redacted]

July 25, 2013 [redacted]

Important Health Insurance Rate Information

Dear [redacted]

Thank you for allowing UnitedHealthcare Insurance Company of New York (NAIC# 60093) to bring you quality health insurance. UnitedHealthcare works hard to offer valuable coverage and helpful customer service.

Rates May Be Changing in 2014
We are notifying you of the 2014 proposed Medicare Supplement plan rates which will be submitted to your state within ten days of the date of this letter. On the second page of this letter, please find a chart which contains your current Medicare Supplement plans, the current monthly rate, and the proposed monthly rate and rate change.

After we submit the proposed rates:

- We will provide 60 days advance written notice of any rate change. The new rates are for the calendar year of 2014 and we've proposed to implement any rate change on April 1st, 2014.
- We will send you billing information for your coverage as soon as rates have been finalized.

30 day Comment Period
This rate information will be posted on the New York Department of Financial Services website. The Department's website is: http://www.dfs.ny.gov. You may submit written comments or request additional information on the proposed rates within 30 days of the rates being submitted. (You may contact UnitedHealthcare for the start and end dates of the 30 day comment period.) Comments may be sent to the New York Department of Financial Services at the following address:

Health Bureau-Premium Rate Adjustments
New York State Department of Financial Services
One Commerce Plaza
Albany, NY 12257
www.dfs.ny.gov

Written comments submitted to the Department will be posted on the Department's website with any personal identifying information removed. If you submit written comments, you should include the insurance company's name (UnitedHealthcare) in the comments.

Proposed Rate Adjustment Reason
We are requesting this rate change due to increased benefit costs expected with the plan.

UnitedHealthcare has prepared a narrative summary that provides a more detailed, plain English explanation of the reasons why it is seeking a premium adjustment which will be posted on our website and the Department's website. Our web address is: UHCratesforNY.com. This site contains a summary of the reasons for the rate adjustment. You can also find a chart of all of the proposed Medicare Supplement plan rates for the plans in your area by entering your zip code.

Please note: After the rate submission, the New York Department of Financial Services Superintendent may approve, change, or disapprove the proposed rate adjustment.

For More Help
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  UnitedHealthcare Insurance Company
  PO Box 1012
  Montgomeryville, PA 18936-1012

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- Or by calling customer service at **1-866-562-0923** (TTY: 711) weekdays from 7 a.m. to 11 p.m. and Saturdays from 9 a.m. to 5 p.m. Eastern Time. En Español...1-800-822-0246.

Thank you.

Sincerely,

Tracy DiMatteo

Tracy DiMatteo
Director, Operations
Insurance Solutions
UnitedHealthcare

nber Name	Plan Code	Current Rate*	Proposed Rate*	Proposed % Chan
es displayed below are monthly rates without discounts				
[redacted]	F	$257.00	$261.00	1.6%

Can't afford increases
getting less and paying
- Support Seniors
+ we like!

RECEIVED
HEALTH BUREAU
AUG 01 2013
ALBANY, NEW YORK

July 29, 2013

Dear Sirs

I have been with the "United Healthcare Ins. Co." for several years now. I have made calls to them about their increases each year. This year there is another increase. How high could they go, before they're stopped. I'll soon be 91 years of age. I see my physician every three months for [redacted]. I asked them why I should be paying these premiums and they tell me its because I live in Queens. Does this make sense?

My surprise is that AARP sanctions them and do nothing about their yearly increases.

2006 - 204.25 2013 - 256. [redacted]
07 - 219.25
08 - 225.75
09 - 232.25
10 - 239.00
11 - 249.50
12 - 249.50

RECEIVED
HEALTH BUREAU
AUG 01 2013
ALBANY, NEW YORK

[redacted]

July 28, 13

Health Bureau - Premium Rate Adjustments
New York Dept. of Financial Services
One Commerce Plaza
Alband, NY. 11257

To whom it may concern:

I writing to tell you Not to give another raise to United Healthcar Ins. Co. They only pay 20% of my Heath Care.

People like me cannot afford these rate changes.

Again Im begging you Not to give in to these company.

Thank You

[redacted]

[redacted]

July 29, 2013

Health Bureau - Premium Rate Adj.
N.Y.S. Dept. of Financial Services
One Commerce Plaza
Albany, N.Y. 12257

RECEIVED
HEALTH BUREAU
AUG 01 2013
ALBANY, NEW YORK

Dear Health Bureau - Rate Adj. —
re: United Healthcare Ins. rates

If Medicare covers 80% of my medical for $104.90 per month

It is unreasonable and unfair for United Healthcare to charge me $156.50 per month to cover 20% of the bill.

United Healthcare should be limited to the same amount as Medicare — or really <u>less</u> for the 20%.

Of course, the C.E.O. of United makes a few million more than anyone at Medicare.

Please help.
Thank you!

[redacted]

RECEIVED
HEALTH BUREAU
AUG 07 2013
ALBANY, NEW YORK

Health Bureau-Premium Rate Adjustments
NY State Department of Financial Services
One Commerce Plaza
Albany, NY 12257

Dear Sir or Ms.

My health care supplemental insurance company, United Health Care Insurance Company, is proposing a rate increase effective April 2014.

I wish to enter this comment **against** the proposed rate increase. Since I enrolled in the AARP Supplemental health plan, the monthly rates have been increased from $193.00 in November 2010 to $206.50 this past April of 2013. The new proposed rate increase for April 2014 is for $209.75 per month. For me, this is an increase in health care of over $200 a year in only 3 years.

I am on a fixed income of retirement and social security, and this seems like too much of an increase in this amount of time.

I tried to enter this comment on the dfs.ny.gov website and it was not clear how to do this. When I called United Health Care, they had no knowledge about how to help me enter the comment on your site, which United told me to use in their letter. So I am feeling a little frustrated.

Thank you.

Sincerely,

Re: **Your letter dated July 25, 2013**
[redacted] - Health Ins. Rate Information

Dear [redacted]

I acknowledge receipt of your letter and, again, wish to voice my objection to the proposed rate increase of 1.6%, to take effect April 1, 2014.

I am 74 years old, retired, single, and on a fixed income, which has decreased steadily over the past several years. I am also faced with an 8% rent increase, food cost and utilities have escalated; and I feel very strongly that no increase should take place in 2014.

A copy of my letter will be sent to the New York State Insurance Department in the hope that this proposed increase will be denied.

[redacted]

cc: Health Bureau-Premium Rate Adjustments
N.Y. State Dept. of Financial Services
One Commerce Plaza
Albany, NY 12257

8/8/13

Health Bureau - Premium Rate Adjustments
N.Y. State Dept of Financial Services
One Commerce Plaza
Albany, N.Y. 12257.

Dear Sir:

I was very upset upon receiving your letter concerning the raise in rates by the United Healthcare Ins. Co.

I'm an 87 year old widow living alone and trying to maintain my home. My Social Security check is $864.00 and my dividends which fluctuate monthly are around $200.00. It seems like everything is increasing in price, but our income. There is no joy in living anymore It's an every day struggle.

I grew up during the depression and now I feel I'm back there again.

Please consider the Seniors. They aren't the ones causing all the problems with the drugs, the shootings, the stealing, etc. and yet they are the ones being punished. [redacted]

Aug. 12, 2013

To Whom It May Concern:

I would like to object to the proposed "expected increased benefit costs" which United Healthcare is submitting to New York State as of 4/1/14 to increase our rates for obvious reasons. They seem to be increased every April.

Thank You,

[redacted]

August 12, 2013

Re: United Health Care Proposed Increase

I am writing to you because I paid a $6.00 increase last year in my monthly premium and now they are proposing a $3.75 per month increase.

I am in Plan G and my AARP number is [redacted]

I do not believe this proposed increase should be approved. I also called United Healthcare and voiced my objections. Now that Obamacare will become effective ~~and~~ in 2014 and rates should be decreased for healthcare, why should AARP be approved for another increase?

[redacted]

RECEIVED
HEALTH BUREAU
AUG 19 2013
ALBANY, NEW YORK

Hon. Bureau - Premium Rate Adj.
NYS Dept of Fin Svcs

I object to any increase in UHCare insurance.

During the course of a year I receive multiple mailings re an Rx service which I don't want and also other mailings which are costly and of no interest to me - all unnecessary costs which I don't need or want.

The insurance company is not my doctor(s) and should not be giving me medical advice which I get from my doctors!

Very truly yours
UHealth Care
Ins Co member

August 7, 2013

Health Bureau-Premium Rate Adjustments
New York State Dept. Financial Services
One Commerce Plaza
Albany, NY 12257

Re: [redacted]

Gentlemen:

Received a notification from UnitedHealth Care requesting a rate increase.

Seems that they request and get a rate increase every year in small increments which add up over time.

Being 73 and having limited resources I would suggest that you deny this request and let "United" seek economics elsewhere.

Its time that we catch a break and were without premium increases every year.

Very truly yours,

[redacted]

Dear Tracy Di Matteo,

In reference to the proposed increase from United Health Care for my Supplement coverage.

This is a Terrible burden on me and my neighbors. We are in our 70-s seventies, and with these annual increase as each year goes by, we won't be able to afford any supplement Coverage at all.

What ever you can do to help, would be appreciated.

[redacted]

Just a note...

To whom it may Concern.

Rates may be changing in 2014

I should read Rates will be changing in 2014

United Health care, you are making it harder on health care for the seniors -

Thank [redacted]

RECEIVED
HEALTH BUREAU
AUG 12 2013
ALBANY, NEW YORK

August 9, 2013

[redacted]

N.Y. Dept. of Financial Services
Health Bureau - Premium Rate Adjustments
N.Y.S. Dept. of Financial Services
One Commerce Plaza
Albany, N.Y. 12257

RECEIVED
HEALTH BUREAU
AUG 14 2013
ALBANY, NEW YORK

To Whom It May Concern:

I am writing to object to the 2014 proposed Medicare Supplement plan increase in the rates. It is a $4.00 increase. I was increased by $7.00 last year.

I am 80 years old and live on a very small fixed income. I would appreciate you opposing this increase. Thank you.

[redacted]

It Alway The old People That are on Social Security We have to paid medicare $104.90 a month. So For Both OF them a $206.50 riant now
$104.90 a month For medicare
311.40 a month Togther for one

IF They rise it to
209.75 a month in april
104.90 For medicare
314.65 a month Togther for one

add this up For year 311.40
Come to 3,73,68

add this up if They rise ~~this~~ it in april we will Be paid 3,775,8 For one

Thank you

[redacted]

NYS DEP. FIN SVCS.:

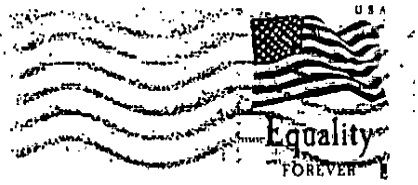
[redacted]

8-8-13

Why are rates being raised again?
Answer: AARP is in the pocket of
that [redacted] who is ruining
the USA. When will it end?
God help our grandchildren!

[redacted]

[redacted]



N.Y. State Dept. Fin. Svcs.
One Commerce Plaza
Albany, N.Y. 12257

RECEIVED
HEALTH BUREAU
AUG 08 2013
ALBANY, NEW YOR

[redacted]

Aug 5 2013

United Health Care

I am writing re: proposed plan rate in 2014.

I understand some of these things are necessary with the additional work load + over use of paper.

I am willing to accept the $5.50 increase and I'm greatful for the care we've been given.

As difficult as it is at 93 I'm willing to meet our 2014 payments of $361. with a $5.50 increase over our present payment of $355.50.

Yours very truly

[redacted]

RECEIVED
HEALTH BUREAU
AUG 09 2013
ALBANY, NEW YORK

[redacted]

August 6, 2013

Health Bureau - Premium Rate Adjustments
New York State Dept. of Financial Services
One Commerce Plaza
Albany, New York 12257

Gentlemen:

Subject: United Health Care Proposed Insurance Rate Increase of "2014"

I am enclosing a copy of United Healthcare's letter of July 25, 2013 proposing an insurance rate increase for "2014" of 1.6% or $3.50 per month. This would bump my monthly premium up from $219.00 per month to $222.50 per month or $2,670 per year.

Since my yearly income is only $15,226.00, this represents a large chunk of my income as the remaining $12,556.00 has to cover the cost of Rent - Utilities - Phone - Prescription Drugs - Misc. Medical Costs - Food - Transportation - Over-the-Counter Drugs - non-food items - Medical Co-payments - personal items & various miscellaneous costs. As you

RECEIVED
HEALTH BUREAU
AUG 09 2013

[redacted]

(Cont'd.) - 2 - August 6, 2013

Health Bureau, ALBANY, NEW YORK in Rate Adjustments
New York State Dept. of Financial Services

see, the "leftover" $12,556.00 is wholly inadequate with out adding increasing insurance premiums to it.

United Health Care was granted a premium increase of 2.5% for "2013" or $4.25 per month. Except for one year, they have received yearly increases ever since I applied for Coverage in "1995" when my premium was $68.50 per month & now with the proposed increase for "2014" will go up to $222.50 an annual increase of $154.00. Meanwhile, my Social Security yearly increases have been miniscule and for two years no increase was granted to us. My personal, private pension from my working days is extremely small & remains fixed & does not increase but remains at the same amount. No increase there ever!

I realize Medical Costs have increased through the years due to medical science & the population living longer. We have all had to adjust ~~our~~ and cut ~~our~~ corners. United Health Care has to do the same.

[redacted]

(cont'd.) -3- August 6, 2013

Health-Premium Rate Adjustments

New York State Dept. of Financial Services

Just because health-care costs keep going up is no reason for executives to secure six figure salary increases, bonuses, extravagent expense accounts, etc. living in "posh" homes & apartments while their premium holders are struggling to meet next month's rent. They should be ashamed of themselves for living large off the sweat of the sick & elderly. It is time for them to absorb some of these so-called increasing health care costs instead of raising the rates whenever they want a new car or their wives feel they need a new fur coat.

It is impossible for us seniors to manage with all these increases & I for one have already cut my spending costs down to the bone. I have even had to resort to taking my prescription drugs every other day instead of every day & in some instances cutting the pills in half to make them last longer. My food costs can't be cut any further. I have already resorted to

[redacted]

(cont'd) -4- August 6, 2013
Health Bureau - Premium Rate Adjustments
New York State Dept. of Financial Services

to having only two meals per day instead of the normal three. I no longer know what it is like to have a meal in a restaurant + the $2.30 for a slice of pizza or $1.50 for a "hot dog" is beyond my budget means. Is this fining or existing??

Therefore, I am humbly begging you to "deny" United Health Care's request for a "2014" premium rate increase + let the "2013" rates remain in effect. I am quite certain they will not go bankrupt by doing so. We are certainly tightening our belts to the point where it hurts + so United Health-Care can certainly do the same by cutting the "fat" in their program + the excesses being enjoyed by their executives, staff + stock-holders at our expense.

Please, I ask you again, do not grant this "2014" increase.

Thank you.

[redacted]

encl. (1)

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Proposed Rate Adjustment Reason
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- By postal mail at:

  UnitedHealthcare Insurance Company
  PO Box 1012
  Montgomeryville, PA 18936-1012

- By email, at: AARPMemberAdvantages@Catalyst-360.com

- Or by calling customer service at **1-866-562-0923** (TTY: 711) weekdays from 7 a.m. to 11 p.m. and Saturdays from 9 a.m. to 5 p.m. Eastern Time. En Español...1-800-822-0246.

Thank you.

Sincerely,

Tracy DiMatteo

Tracy DiMatteo
Director, Operations
Insurance Solutions
UnitedHealthcare

Member Name	Plan Code	Current Rate*	Proposed Rate*	Proposed % Change
* Rates displayed below are monthly rates without discounts.				
[redacted]	F	$257.00	$261.00	1.6%

This is absolutely ridiculous. How do you expect someone on a fixed budget to afford this? You take money from S.S. and then we have to pay more. Take care of the Americans who have worked all their lives for an easy retirement - or a forced retirement) [redacted]

L17533B CS

[redacted]

RECEIVED
HEALTH BUREAU
AUG 30 2013
ALBANY, NEW YORK

August 26, 2013

Health Bureau-Premium Rate adjustments
New York State Dept. of Financial Service
Albany, NY 12257

To Whom It May Concern:

I am a current subscriber United Healthcare Insurance Company since 2009 - as my secondary health insurance - Medicare first.

Each year the cost has risen. I was notified the rate is going up again - United Healthcare is "requesting a change due to increased benefit costs expected within the plan." Quote from their correspondence. Benefits seems to get less not increase

I am a senior citizen living on a fixed income and paying at present $ 257.00 for this coverage and it is going up again. I will have to drop it as I cannot afford another price for this coverage. Who is helping the senior citizens? Why is this coverage so expensive, where does it stop?

a month

Please, New York Department of Financial Services Superintendent, you and your constituents try to help the Senior

Health Bureau Premium Rate Adjustments
Page 2
August 26, 2013

Citizens of New York State. Health Care premiums ~~are~~ are ludicrous for me and all participants.

I do not have internet or E-Mail — I cannot afford it. Please don't try to reply on the internet.

Thank you for your attention and consideration in this very important matter. May I have the form of receipt and a reply of this letter.

Sincerely,

[redacted]

[redacted]

RECEIVED
HEALTH BUREAU
AUG 26 2013
ALBANY, NEW YORK

List

August 19, 2013

2014 Medicare Supplement Rate Increase

The rate of my AARP insurance increased $7.00 beginning April 2013. Now I'm being notified of another increase of 1.6%. It's difficult to maintain a budget when there are constant increases in everyday costs of items needed by people on a fixed income.

Therefore, I object to another proposed increase so soon after the implementation in April 2013

Sincerely [redacted]

Health Bureau - Premium Rate Dept.
New York State Dept. of Financial Services
One Commerce Plaza
Albany, New York 12257

RECEIVED
HEALTH BUREAU
SEP 09 2013
ALBANY, NEW YORK

To Whom it May Concern.

Our Rate is high Already between my Husband and I we pay 419.50 a month not including our perscription drug which is almost 90.00 a month. Then Co-pays. You in the donut hole and some Co pay are a 176.00. We really feel that we are to the limit of our expensive with health premium. I hope New York State will not grant the increase

Thank you for hearing us out

[redacted]

We are with United Health Care Insurance Co. AARP

[redacted]

August 27th, 2013

Health Bureau-Premium Rate Adjustments

New York State Department of Financial Services

One Commerce Plaza

Albany, NY 12257

To Whom It May Concern:

I am writing in response to United Healthcare Insurance Company's plans to raise insurance rates for Medicare Supplement Plans in 2014.

United Healthcare has been raising rates repeatedly in past years and it is becoming increasingly difficult for retirees to afford such increases. I am now paying over $300 monthly for my supplementary insurance and drug coverage premiums. This amounts to almost $4,000 yearly in premiums. How can someone who is retired and living on a fixed income, that is also declining in purchasing power due to inflation, afford to pay these costs? Insurance companies are making large profits on the backs of a suffering public, especially senior citizens.

I urge you not to approve the requested rate increases if your agency is at all concerned about the welfare of American citizens.

Sincerely,

RECEIVED
HEALTH BUREAU
AUG 29 2013
ALBANY, NEW YORK

Health Bureau-Premium Rate Adjustments

New York State Department of Financial Services

One Commerce Plaza

Albany, NY 12257

To Whom It May Concern:

I am writing in response to United Healthcare Insurance Company's plans to raise insurance rates for Medicare Supplement Plans in 2014.

United Healthcare has been raising rates repeatedly in past years and it is becoming increasingly difficult for retirees and even for those not retired to keep up with need for income, to afford such increases. I am, and others are now paying over $300 monthly for supplementary insurance and drug coverage premiums. This amounts to almost $4,000 yearly in premiums. How can anyone who is retired and for many living on a fixed income, that is also declining in purchasing power due to inflation, afford to pay these costs? Insurance companies are making large profits on the backs of a suffering public, especially senior citizens.

I urge you not to approve the requested rate increases if your agency is at all concerned about the welfare of American citizens.

Sincerely,

UnitedHealthcare Insurance Company

Deceased

[redacted]

July 25, 2013 [redacted]

Important Health Insurance Rate Information

Dear [redacted]

Thank you for allowing UnitedHealthcare Insurance Company of New York (NAIC# 60093) to bring you quality health insurance. UnitedHealthcare works hard to offer valuable coverage and helpful customer service.

Rates May Be Changing in 2014
We are notifying you of the 2014 proposed Medicare Supplement plan rates which will be submitted to your state within ten days of the date of this letter. On the second page of this letter, please find a chart which contains your current Medicare Supplement plans, the current monthly rate, and the proposed monthly rate and rate change.

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Health Bureau-Premium Rate Adjustments
New York State Department of Financial Services
One Commerce Plaza
Albany, NY 12257
www.dfs.ny.gov

Or if you prefer to email, please write to: **PremiumRateIncreases@dfs.ny.gov**

(Continued on Back)

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Thank you.

Sincerely,

Tracy DiMatteo

Tracy DiMatteo
Director, Operations
Insurance Solutions
UnitedHealthcare

Member Name	Plan Code	Current Rate*	Proposed Rate*	Proposed % Change
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[redacted]	F	$257.00	$261.00	1.6%

L17533B CS

August 27, 2013

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HEALTH BUREAU
AUG 30 2013
ALBANY, NEW YORK

Health Bureau-Premium Rate Adjustments

New York State Department of Financial Services

One Commerce Plaza

Albany, NY 12257

To Whom It May Concern:

I am writing in response to United Healthcare Insurance Company's plans to raise insurance rates for Medicare Supplement Plans in 2014.

United Healthcare has been raising rates repeatedly in past years and it is becoming increasingly difficult for retirees to afford such increases. People in my circumstances are now paying over $300 monthly for supplementary insurance and drug coverage premiums. This amounts to almost $4,000 yearly in premiums. How can someone who is retired and living on a fixed income, that is also declining in purchasing power due to inflation, afford to pay these costs? Insurance companies are making large profits on the backs of a suffering public, especially senior citizens.

I urge you not to approve the requested rate increases if your agency is at all concerned about the welfare of American citizens.

Sincerely,

[redacted]

August 25, 2013

RECEIVED
HEALTH BUREAU
AUG 29 2013
ALBANY, NEW YORK

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

To Whom It May Concern:

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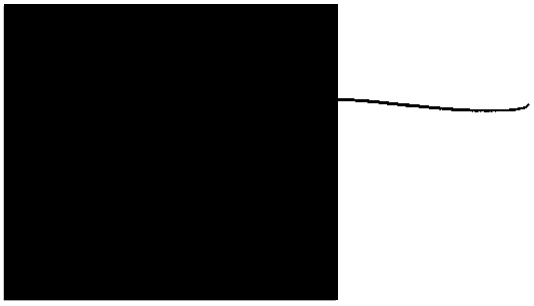
Sincerely,



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HEALTH BUREAU
AUG 28 2013
ALBANY, NEW YORK

August 23, 2013

NY Dept. of Financial Services
Health Bureau-Premium Rate Services
One Commerce Plaza
Albany, NY 12257

Att: Tracy Di Matteo, Director, Operations Ins. Solutions United Healthcare

Re: [redacted]

Dear Ms. Di Matteo:

This is in response to your letter regarding the possible rate change in 2014. How many times can you continue to raise the rates????? In 2012 it went from $231. To $237; in 2013. the drug plan went from $40.30 to $43.70. This may seem menial to you but it keeps adding up. We seniors are on fixed incomes and these continued increases are causing a hardship due to other rising costs .

I have been an AARP member since 1988 and have been insured through United Healthcare for many years, in addition to having the Drug Plan. I am wondering if it's time to switch to Blue Cross, with "O" premium, which many, many of my friends have done.

I write this letter on behalf of many of my friends, who like me, are insured through United Healthcare and are considering switching if your rates continue to increase.

I look forward to a reply at your earliest convenience so we know where we stand in changing insurance.

Thank you for your attention to this matter.

Sincerely,

RECEIVED
HEALTH BUREAU
AUG 21 2013
ALBANY, NEW YORK

Heath Bureau-Premium Rate Adjustments
New York State Department of Financial Services
One Commerce Plaza
Albany, New York 12257

Comments in response to letter pertaining to a rate change requested by AARP supplemental and Personal Health Plans insured by United Healthcare Insurance Company (NAIC# 60093)

The request as stated, for a rate change, should be more explicit. The insurance company is requesting an increase and it should be so stated. As a stakeholder in this change, I would like to be given the facts and figures that justify the need for this increase. I am aware there are circumstances that prompt business to increase pricing, but it should be incumbent on them to make enough information available so that clients can make an informed decision about purchasing their services.

UnitedHealthcare Insurance Company

RECEIVED
HEALTH BUREAU
AUG 19 2013
ALBANY, NEW YORK

[redacted]

July 25, 2013
[redacted]

Important Health Insurance Rate Information

Dea[redacted] and [redacted],

Thank you for allowing UnitedHealthcare Insurance Company of New York (NAIC# 60093) to bring you quality health insurance. UnitedHealthcare works hard to offer valuable coverage and helpful customer service.

Rates May Be Changing in 2014
We are notifying you of the 2014 proposed Medicare Supplement plan rates which will be submitted to your state within ten days of the date of this letter. On the second page of this letter, please find a chart which contains your current Medicare Supplement plans, the current monthly rate, and the proposed monthly rate and rate change.

After we submit the proposed rates:

- We will provide 60 days advance written notice of any rate change. The new rates are for the calendar year of 2014 and we've proposed to implement any rate change on April 1st, 2014.
- We will send you billing information for your coverage as soon as rates have been finalized.

30 day Comment Period
This rate information will be posted on the New York Department of Financial Services website. The Department's website is: http://www.dfs.ny.gov. You may submit written comments or request additional information on the proposed rates within 30 days of the rates being submitted. (You may contact UnitedHealthcare for the start and end dates of the 30 day comment period.) Comments may be sent to the New York Department of Financial Services at the following address:

Health Bureau-Premium Rate Adjustments
New York State Department of Financial Services
One Commerce Plaza
Albany, NY 12257
www.dfs.ny.gov

Or if you prefer to email, please write to: **PremiumRateIncreases@dfs.ny.gov**

(Continued on Back)

AARP® | Supplemental and Personal Health Plans insured by UnitedHealthcare Insurance Company

OVER PLEASE

Written comments submitted to the Department will be posted on the Department's website with any personal identifying information removed. If you submit written comments, you should include the insurance company's name (UnitedHealthcare) in the comments.

Proposed Rate Adjustment Reason
We are requesting this rate change due to increased benefit costs expected with the plan.

UnitedHealthcare has prepared a narrative summary that provides a more detailed, plain English explanation of the reasons why it is seeking a premium adjustment which will be posted on our website and the Department's website. Our web address is: UHCratesforNY.com. This site contains a summary of the reasons for the rate adjustment. You can also find a chart of all of the proposed Medicare Supplement plan rates for the plans in your area by entering your zip code.

Please note: After the rate submission, the New York Department of Financial Services Superintendent may approve, change, or disapprove the proposed rate adjustment.

For More Help
You can contact us for more information:

- By postal mail at:

  UnitedHealthcare Insurance Company
  PO Box 1012
  Montgomeryville, PA 18936-1012

- By email, at: AARPMemberAdvantages@Catalyst-360.com

- Or by calling customer service at **1-866-562-0923** (TTY: 711) weekdays from 7 a.m. to 11 p.m. and Saturdays from 9 a.m. to 5 p.m. Eastern Time. En Español...1-800-822-0246.

Thank you.

Sincerely,

Tracy DiMatteo

Tracy DiMatteo
Director, Operations
Insurance Solutions
UnitedHealthcare

Member Name	Plan Code	Current Rate*	Proposed Rate*	Proposed % Change
* Rates displayed below are monthly rates without discounts				
[redacted]	E	$239.00	$242.50	1.5%
	E	$239.00	$242.50	1.5%

WHY DONT YOU PROPOSE TO INCREASE THE RATE BY AT LEAST 50% AND DO NOT WARRY, IT'S GOING TO BE ME WHO WILL HAVE TO DECIDE WHEADER TO BUY A LOAF OF BREAD OR A CHIP ASPERINE (GOD BLACS U S A)

L17533B CS

RECEIVED
HEALTH BUREAU
AUG 21 2013
ALBANY, NEW YORK
Re: 027134612-1

[redacted]

August 12, 2014

Health Bureau - Premium Rate Adjustments
Albany, NY 12257

To whom it may concern:

Please do not increase our health insurance rates in the year 2014. We cannot afford an increase as we are seniors and we live on a fixed income. We have UnitedHeathcare AARP as our secondary insurance. Medicare is our primary health insurance.

Thank you for assisting us. Thank you for sending us a letter about this matter.

Sincerely yours,

[redacted]

RECEIVED
HEALTH BUREAU
AUG 21 2013
ALBANY, NEW YORK

[redacted]

Aug. 9, 2013

To — Health Bureau-Premium Rate Adjustments
N.Y. State Dept. of Financial Services
One Commerce Plaza
Albany, N.Y. 12257

Re — United Healthcare Ins. Co Medicare supplement increase rate request from $257.00/mo. to $261.00/mo. for 2014

I began purchasing this insurance in 2006. The rates per month from 2006 to the present are as follows:

2006 — 205.50/mo = $2466.00 yr.
2007 — 220.75/mo = $2649.00 yr
2008 — 227.00/mo. = $2724.00 —"
2009 — 233.50/mo. = $2802.00 —"
2010 — 250.75/mo = $3009.00 —"
2011 — 250.75/mo. — "
2012 — 258.75/mo. — "
2013 — 257.00/mo — $3084.00 — yr

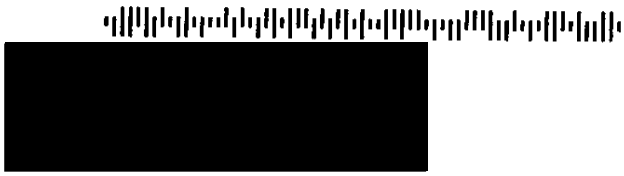
This represents an increase of $51.50 for each month and with the new request would be a $55.50 increase per month & $666.00 per year.
I am sure these are tiny amounts

To all of you with your large salaries but these are very large numbers to those of us on fixed incomes. I receive three (3) small pensions & S.S. This number is approx $524.50 higher than one pension & $78.01 higher than one other pension per month. The other pension is only about $53.00 more per month than United Healthcare wants.

I also pay $43.70/mo. for Medicare D & $99.90/mo currently for Medicare A & B. The grand total each month now is $600.60. Are you & the insurance companies not going to be happy until you take every penny I & others worked hard to earn just to support your greed with your salaries & bonuses. I thought politicians promised that with Obamacare - ins. rates would be less - I'm not dumb, I knew that was impossible & the rate increases here are also related to that. You will not take less - you will bleed us dry instead - Don't be like that - Don't grant another increase!

[redacted]

UnitedHealthcare Insurance Company



July 25, 2013

Important Health Insurance Rate Information

Dear

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One Commerce Plaza
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Thank you.

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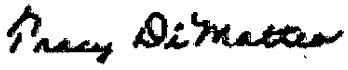

Tracy DiMatteo
Director, Operations
Insurance Solutions
UnitedHealthcare

Member Name	Plan Code	Current Rate*	Proposed Rate*	Proposed % Change
* Rates displayed below are monthly rates without discounts				
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RECEIVED
HEALTH BUREAU
AUG 29 2013
ALBANY, NEW YORK

August 25, 2013

Health Bureau-Premium Rate Adjustments
New York State Department of Financial Services
Onc Commerce Plaza
Albany, NY 12257

To Whom It May Concern:

I am writing in response to United Healthcare Insurance Company's plans to raise insurance rates for Medicare Supplement Plans in 2014.

United Healthcare has been raising rates repeatedly in past years and it is becoming increasingly difficult for retirees to afford such increases. I am now paying over $300 monthly for my supplementary insurance and drug coverage premiums. This amounts to almost $4,000 yearly in premiums. How can someone who is retired and living on a fixed income, that is also declining in purchasing power due to inflation, afford to pay these costs? Insurance companies are making large profits on the backs of a suffering public, especially senior citizens.

I urge you not to approve the requested rate increases if your agency is at all concerned about the welfare of American citizens.

Sincerely,