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Schuyler Center for Analysis and Advocacy

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UnitedHealthcare Agrees To Consumer Claims That Rate Information Should Be Made Public

Health Care for All New York (HCFANY), a statewide coalition of over 120 consumer groups, applauds Superintendent Benjamin Lawskey, head of the newly created New York Department of Financial Services under the Cuomo Administration, for securing UnitedHealthcare's agreement to release information related to its proposed premium hikes.

"UnitedHealthcare's decision to release, as requested by Superintendent Lawskey, the information related to its proposed premium hikes is an important vindication for New York's health insurance consumers and small businesses," said Elisabeth Benjamin, Vice President of Health Initiatives at the Community Service Society of NY and co-founder of Health Care for All New York, "This announcement is a testament to the Cuomo Administration's commitment to consumer rights, transparency, and accountability in government."

"New York's families and small businesses are just trying to keep up with the high cost of health care," said Jessica Wisneski, Legislative Campaigns Director of Citizen Action of New York and Steering Committee Chair for Health Care For All New York. "Consumers have a right to know why their insurance company would raise rates even higher. We are glad that United Healthcare has decided to act responsibly by releasing necessary information for consumers to weigh in. We strongly encourage other insurers to follow their lead."

HCFANY recently called for the public release of all health insurer rate justification memoranda in order to facilitate public input in the rate review process. However, this request garnered strong opposition from the insurance industry, which claimed these memos contained proprietary information. UnitedHealthcare is the first insurer to step forward and acknowledge its obligation to make that information public.

"We applaud United Healthcare's agreement to release the actuarial information on which it has relied to justify premium increases. New York's "prior approval" rate setting process requires regulators to take into account not just the insurers' requests but also consumers' critiques of those requests. Release of this information will enable consumers to better understand the

reasons for proposed higher rates and to offer meaningful suggestions for lowering their costs," said Mark Scherzer, Legislative Counsel to New Yorkers for Accessible Health Coverage and a member of Health Care For All New York's Policy Committee.

The release of this information marks an important victory for New York's consumers and small businesses and a necessary step towards closing the current information gaps in the state's prior approval process.

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