



NEW YORK STATE SENATE

September 3, 2025

Adrienne A. Harris
Superintendent
New York State Department of Financial Services
One State Street
New York, NY 10004

Re: United Healthcare's proposed 18% premium increase on supplemental plans for Medicare

Dear Superintendent Harris:

As State Senators representing districts throughout New York State, we are writing to express our strong opposition to United Healthcare's proposed 18% increase to supplemental insurance premiums for Medicare beneficiaries in New York State. We believe such steep increases are unreasonable and excessive under New York Insurance Law § 3231, and we urge the Superintendent to disapprove or substantially reduce the requested rate hikes. We also note that other insurers across New York have filed for similarly significant hikes, which would compound the burden on seniors and further undermine the affordability of essential coverage.

The Department must ensure that rates are not "unreasonable, excessive, inadequate, or unfairly discriminatory," and that they are grounded in sound actuarial assumptions and methods. The requested 18% increase far exceeds inflationary trends and is more than five times the current inflation rate of approximately 3.2% in New York, and more than six times the national average of around 2.7%. This stark disparity highlights how fundamentally disproportionate the increase would be for beneficiaries whose budgets have not kept pace with rising costs.

While insurers may argue that rising medical costs justify such increases, DFS must ensure that proposed rates remain reasonable and legally justifiable. Many older New Yorkers already wrestle with the rising cost of housing, utilities, food, and prescription medications. Excessive increases in supplemental coverage could force them into untenable choices—potentially sacrificing care and risking worse health outcomes. We are not aware of any clear actuarial justification that would warrant such a disproportionate increase in cost for policyholders.

Our constituents who rely on supplemental Medicare coverage are often seniors on fixed incomes. They carefully budget their Social Security checks and modest retirement savings to cover daily expenses. An abrupt 18% increase by United Healthcare in its supplemental insurance premiums would impose a severe financial hardship that could force many to choose between paying for needed medical coverage and covering other essentials such as food, rent, and heating costs.

We also point out that supplemental coverage is not a luxury. It is essential to protect older adults from the 20% coinsurance under Medicare Part B, which has no out-of-pocket maximum. Without reasonably priced supplemental coverage, seniors will be exposed to unpredictable and potentially catastrophic medical bills, undermining the very purpose of our state's commitment to affordable and accessible health care.

In light of the statutory criteria, this proposed increase appears neither justified nor equitable. We respectfully - but strongly - urge DFS to exercise its authority to deny or substantially reduce this filing, ensuring that premiums remain fair, actuarially sound, and affordable for those who need this protection most.

Thank you for your careful consideration of this matter, and for your continued work protecting New York's seniors and consumers.

Sincerely,



Shelley B. Mayer
37th State Senate District



Jamaal T. Bailey
36th State Senate District



Jabari Brisport
25th State Senate District



Samra G. Brouk
55th State Senate District



Cordell Cleare
30th State Senate District



Leroy Comrie
14th State Senate District



Patricia Fahy
46th State Senate District



Nathalia Fernandez
34th State Senate District



Kristen Gonzalez
59th State Senate District



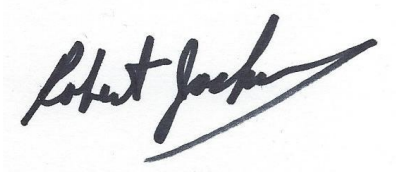
Andrew Gounardes
26th State Senate District



Pete Harckham
40th State Senate District



Michelle Hinchey
41st State Senate District

A handwritten signature in black ink, appearing to read "Robert Jackson", with a long, sweeping horizontal stroke extending from the end.

Robert Jackson
31st State Senate District

Brad Hoylman-Sigal
47th State Senate District

A handwritten signature in black ink, appearing to read "Brian Kavanagh", with a stylized, cursive script.

Brian Kavanagh
27th State Senate District

A handwritten signature in black ink, appearing to read "Liz Krueger", in a cursive script.

Liz Krueger
28th State Senate District

A handwritten signature in black ink, appearing to read "John C. Liu", in a cursive script.

John C. Liu
16th State Senate District

A handwritten signature in black ink, appearing to read "Zellnor Myrie", in a cursive script.

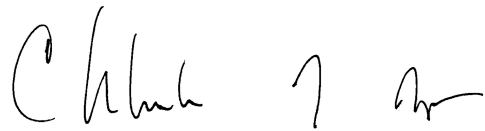
Zellnor Myrie
20th State Senate District

A handwritten signature in blue ink, appearing to read "Roxanne J. Persaud", in a cursive script.

Roxanne J. Persaud
19th State Senate District

A handwritten signature in black ink, appearing to read "Jessica Ramos", in a cursive script.

Jessica Ramos
13th State Senate District

A handwritten signature in black ink, appearing to read "Christopher Ryan", in a cursive script.

Christopher Ryan
50th State Senate District



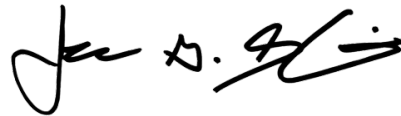
Julia Salazar
18th State Senate District



James Sanders, Jr.
10th State Senate District



Jessica Scarcella-Spanton
23rd Senate District



James Skoufis
42nd State Senate District



Sam Sutton
22nd Senate District



Leah Webb
52nd State Senate District