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## Insurer Drops Fight to Keep Rate Filings From Public

By Nina Bernstein

The largest health insurer in New York, United Health/Oxford, has agreed to drop a fight to keep its filings for rate increases secret, putting pressure on other insurance carriers to follow suit rather than keep battling against state regulators pressing for disclosure.

“United’s decision should send a strong message to the industry that the path of transparency is the right one,” Benjamin M. Lawskey, superintendent of the Financial Services Department, said Tuesday in announcing the agreement. “Consumers should now be asking their insurers: ‘Have you agreed to transparency like United? And if not, why not?’ ”

Mr. Lawskey, whose agency oversees the state insurance division, in September ordered that the filings be made public, ending a longstanding policy that had exempted the insurance companies from public access under a “trade secret” exception. Ten major companies objected, including United Health, contending that disclosure would provide competitors with an unfair advantage, possibly reducing competition and raising prices even higher.

The agreement was hailed as a victory by a consumer advocacy coalition, [Health Care for All New York](#), which had first sought information for a policyholder in Queens who faced a 76 percent increase in his family’s Emblem Health premium. ([The fee was later raised by 270 percent.](#))

“It’s great that United has decided to do the right thing,” said Elisabeth Benjamin, a founder of the coalition and vice president for health initiatives at the Community Service Society of New York. “Now it’s time for the rest of the industry to release their secret files.”

Under a law passed in 2010, insurers are required to seek approval from the department for premium increases to small group and individual health insurance plans covering about three million residents. The state’s power to deny increases does not extend to rates for large employers.

Carriers say rate increases simply reflect rising health care costs. Consumer advocates have long complained that it is hard to challenge the increases without access to the company filings. Last year, United Health obtained premium increases of 18 percent to 24 percent; this year, its request for an average of 19.4 percent increases was reduced by state regulators to 8 percent.

In an e-mail, Maria Gordon-Shyllo, a company spokeswoman, said the insurer was glad to have reached an agreement to support transparency.

“We believe consumers need to understand the elements that are driving increased health care costs — and as a result, their premiums,” she wrote.