

# HMO premiums soaring

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ALBANY — New York's health-insurance rates continue to climb sky high, with two-thirds of its 12 HMOs having jacked up their premiums by as much as 25 percent in the last year.

The increases mean hundreds, sometimes thousands, of dollars more in premiums — raising fears that the number of uninsured individuals and families in New York City could soar.

Nine New York HMOs' rates have risen since last

## Healthy hikes

Recent increases for some city HMO services include:

■ United HC	25.5%
■ Health Net	24%
■ Empire HC	21.4%
■ Aetna	20%
■ Vytra (L.I.)	19%
■ Oxford	17.9%

SOURCE: State Insurance Department

year, eight by double digits, according to the state Insurance Department.

"We are very alarmed," said state Insurance Commissioner Howard Mills,

whose department no longer has approval power over the rates since a state law regulating them was allowed to lapse in 2000.

No company hiked premiums more than United HealthCare of NY, which raised its point-of-service coverage, which lets patients see doctors in or out of their HMO plans, by 25.5 percent.

And three others — Health Net of NY, Aetna Health, and Empire HealthChoice HMO — have boosted their rates by at least 20 percent this year.