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7 More Insurers End Objections on Rate Filings

By Nina Bernstein

In a competitive stampede toward transparency in [health insurance](#) premiums, seven more large carriers have dropped their objections to the public disclosure of their filings with New York State in support of rate increases.

The seven followed UnitedHealth/Oxford, which this week [was the first](#) to formally end a fight to keep the filings secret. Together, the eight insurers have 90 percent of the market of small group and individual insurance plans in the state.

“Transparency will promote competition and allow the public to make effective comments as part of the rate review process,” Benjamin M. Lawsky, superintendent of the State Financial Services Department, said Thursday in announcing the latest agreements. “I applaud these companies for their decision and hope the remainder of the industry will soon see the light.”

The seven companies are Aetna, Capital District Physicians’ Health Plan, Connecticut General Life Insurance Company, EmblemHealth, Empire HealthChoice, Excellus and HealthNow.

Two other carriers have not withdrawn formal objections to Mr. Lawsky’s decision in September that the filings were no longer due confidentiality under a “trade secrets” exception to freedom of information laws. Those companies are Independent Health and MVP Health Care.

Some of the insurers have argued that disclosure would hurt their competitive position, and that the filings were too technical to be understood by consumers.

The agreement does include an exception to disclosure: details of specific contracts between an insurer and hospitals or other health care providers. Insurers argue that other providers could use that information to demand higher payments.

Elisabeth Benjamin, founder of [Health Care for All New York](#), a consumer advocacy group that has long battled for disclosure, said New York’s experience would have a domino effect nationally. “Consumers in Maine had to go to court to get some of this stuff that we’re going to get now,” she said. “I think the industry is going to have to do this everywhere.”