

**From:** kim quade <[kquade76@gmail.com](mailto:kquade76@gmail.com)>  
**Sent:** Wednesday, March 24, 2021 3:24 PM  
**To:** Beverly Gossage  
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In 2009, I made a change in my career as a speech pathologist and became a subcontractor to an agency. At that time I was able to purchase a health savings account policy on the individual market for approximately \$200 per month. In addition, there were many companies offering such policies.

However, in 2019 my options were limited to only two carriers, the HSAs were unavailable, and my premiums had soared to over \$1000 per month. My only affordable option was to purchase short term policies, which sufficed until I became eligible for Medicare in 2020.

Those of us on the individual market feel like orphans who are the last to be given insurance options. Not allowing pre-existing conditions to extend into new policies would further hamper those who wish to work more independently, rather than relying upon an employer to provide health insurance coverage.

Kim Quade