

To the Committee on Financial Institutions and Insurance

Thank you, Chairman Senator Longbine for this opportunity to write in favor of Senate Bill 199.

My employer does not offer group health insurance and the plans on healthcare.gov are way too expensive for me. The premiums are more than twice the price of my current plan and the deductibles and out-of-pocket expenses are much higher plus I have a broader choice of doctors and hospitals compared to the plans that I saw. I was uninsured until I found out about short term plans. I currently have one which is due to expire in August.

I knew that these plans didn't cover pre-existing conditions, maternity, chiropractic and medications and I was fine with that. I could pay for any medications and small services with the monthly savings in premium.

This bill is especially important to me personally as I recently injured my back and after an MRI was told I will likely need back surgery. Thankfully I am insured. But since my policy ends in August, I will have to get my surgery completed and the physical therapy done before then because the current law says I must reapply for a new plan after 12 months. The new plan will not cover my back as it would be considered pre-existing.

SB199 would have allowed me to purchase a 36 month period in which any new condition that occurred in the first 12 months was not considered pre-existing in the next two 12 month plans. This gives more protection for people like me who do develop a condition that comes up. Some people ask why I don't just go to healthcare.gov but they plans are not only expensive, but they only have open enrollment once a year.

I am thankful that I can drop the policy at any time should I work for an employer who offers insurance and I don't have to wait for an open enrollment period.

Please pass SB199 to give more people like me better protection should they develop a new condition while insured.

Sincerely,

Chance Baker

A handwritten signature in black ink that reads "Chance Baker". The signature is written in a cursive style with a large initial "C" and "B".