

To: House Insurance Committee, Representative Jene Vickrey, Chairman
From: Amanda and Anders Buus Thomsen, Kiowa KS
Date: Wednesday, March 6, 2019
Re: Proponent, written-only, SB 32

As self-employed custom harvesters, my husband and I have become victims of the Affordable Care Act (ACA). Our insurance plan and its premium, which we were fairly content with, completely fell apart. Our once affordable \$500/month premium quickly became the equivalent of a \$1,200/month house mortgage payment. And just for two relatively healthy adults with no reoccurring medical conditions. After the ACA was implemented our premiums jumped while our coverage was reduced significantly. The last time the ACA marketplace insurer raised our premium by almost \$300/month and they took away our nationwide provider network coverage.

In February of 2017 we were blessed to welcome our son into the world. Our hospital bill was over \$35,000 for a c-section and a three-day hospital stay. \$12,000 a year in premiums plus most of those hospital bills and we still didn't meet our deductible of \$13,500. That is anything but affordable. At one point we discussed me finding employment outside of our business, off the farm, solely for the health insurance employee benefits.

In true agricultural fashion, our income varies month to month and year to year. It all depends upon the grain markets and the weather. There are several months where our insurance premium was 40-50% of our income.

Health insurance should not be this expensive for those of us who choose to be self-employed. No one should have to choose between having health insurance and paying their mortgage/rent or buying groceries.

I ask that you support SB32 and support the rural farmers, ranchers and agricultural businesses that make up the backbone of the Kansas economy. Please don't let rural Kansas become the next victim of the so-called Affordable Care Act.

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