

To: House Insurance Committee, Representative Jene Vickrey, Chairman
From: Mindy Young, farmer in Atchison County Kansas
Date: Wednesday, March 6, 2019
Re: Proponent, written-only, SB 32: Testimony regarding my experience with health care costs.

I believe in big picture thinking. I also believe we should all have the opportunity to work and live how we want to without the worry.

My name is Mindy Young. I'm a wife, mother, entrepreneur, farmer and proud Kansas Farm Bureau member. My day-to-day life includes farm chores, animal and plant care, child care and moving the needle forward in my two businesses that I have built the past two years.

My husband Matt is a 5th generation Atchison county farmer. I also grew up in agriculture and a business serving the rural community of Courtland, Kansas in Republic County. Just 10 years ago, Matt and I began a journey of creating our dream of our own family farm in rural Atchison County. Over that time, we worked town jobs and multiple part-time jobs to be able to rent more land, purchase livestock and equipment as well as pay our farm loans. One year, we were working 7 jobs between the two of us (full-time and part-time). We scheduled our time wisely and made time to work on the farm, moving the needle forward. We are proud of the small family farm we have built and dreamed of someday getting to actually enjoy it every day together instead of having to hurry to our town jobs.

Because it's both of our dreams to do this. We now have two little girls: Mylee is 5 and Maci is 2. After Maci was born, I got the opportunity to come home to the farm to raise them there. In that time, I have started my produce business and my online businesses as well.

My husband really enjoys his job, but his big picture dream is to come home to work on the farm. We keep expanding the growth of our farm but the truth is, I can only do so much by myself without hiring someone else to help me. I plan to do that this summer because my produce business and the livestock is getting too much for me to handle by myself. But, why can't it be my husband? Why can't he come home to the farm and work with me?

Because of healthcare premiums. We have had this conversation time and time again and there's ONE barrier holding us back from actually making that big step. Even with just the two of us and our little family farm, we would be making too much money to qualify for affordable healthcare premiums. Currently, we have health coverage through his job that we can all be covered with. In our conversations, he has threatened me with the possibility of leaving my businesses I have built the past 2 years to get a job in town that would provide health care benefits. That is something I refuse to do.

I refuse to take a step back and be forced to drop what I have done just for healthcare that my family doesn't really use that often. We are fortunate to be healthy, but our girls are already active in bitty sports through the local YMCA. What if they get hurt? Not only that, but they are daredevils at home and on the farm and find themselves injured from play, such as sledding. I am first aid certified, so I'm able to fix a lot of boo-boos but someday, they might have to go to the emergency room. And if my husband or I would get injured, we would need coverage for our hospital visits. We would have dental and vision covered as well, which we do use bi-yearly.

Here's what I believe: I have prayed for an answer to the one thing blocking us from achieving our big picture of being able to live and work the way we want to without the worry. Affordable healthcare coverage. And I believe truly that SB 32 is God's hand at work. And Farm Bureau is a 100-year-old grass roots organization that takes good care of its members. For thousands of other young families like ours all over Kansas who hold the same desires as we do, this could be a dream come true. To live and work together on the family farm WITHOUT the worry.

Thank you,

Mindy Young
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