

To: House Insurance Committee, Representative Jene Vickrey, Chairman

From: Andrea Knoll, family farmer in Finney County, Kansas

Date: Wednesday, March 6, 2019

Re: Proponent, written-only, SB 32

Chairman Vickery and members of the committee, I provide this written testimony in hopes that you favorably pass SB 32. My husband Shane farms full time with his brother Zach on the family farm. I work full time selling crop insurance as an independent agent. As an independent agent, I receive no health care benefits. My family currently carries health insurance through the farm and recently the premiums have been astronomical. The farm pays \$25,000 a year for health insurance premiums. This premium is for our family of five and my brother-in-law's family of three. That is just health insurance with no dental or vision coverage! Unfortunately, we cannot afford to go without health insurance because we have a child that has health issues in the past. We applaud Kansas Farm Bureau for fighting on our behalf by introducing SB 32. This bill is the necessary authority KFB needs to create a member healthcare benefit that could be our ticket to affordable health coverage. Not only for our family of five but my brother-in-law's family of three. I feel we need competition in the marketplace for affordable health coverage and to help protect against rising premium cost. Even if we apply but are not accepted under KFB's member healthcare benefit plan, this bill will allow somebody who cannot afford health insurance today to find the coverage they need and deserve. All while not harming, eliminating or lessening health options available on the marketplace today. I truly appreciate you taking the time to read this and thank you for your time!

Andrea Knoll — Farmer's Wife, rural Holcomb, Kansas
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