

Public Testimony and Comments Regarding the 2018 Medica Insurance Company Proposed Rate Increase

For Consideration by Commissioner Doug Ommen, Insurance Division of Iowa

Prepared by Angel N. Robinson, Consumer Advocate, Iowa Insurance Division

August 26, 2017

I. Background

Iowa Code §505.19 sets forth procedures for health insurance rate increase requests exceeding the average annual health spending growth rate published by the Centers of Medicare and Medicaid Services (CMS). The procedures include a requirement that the Consumer Advocate solicit public comments on the proposed rate increase, provide the comments received by the public on the internet, and to present the public testimony and comments received to the Commissioner of Insurance for consideration before a decision is made on the proposed rate increase. The current average annual health spending growth rate is 6.5%.

The Consumer Advocate was notified on June 19, 2017, that Medica Insurance Company was seeking a proposed average rate increases of over 6.5%. Medica Insurance Company has requested an initial average rate increase of 43.4% for its 14,002 plans. Medica Insurance filed an August 4th, 2017, addendum further increasing rates on their silver level plans by 12.1% to reflect the discontinuance of cost sharing reduction which help subsidize the funding of some health insurance costs. The new average premium increase proposed will be 56.7%. The proposed rate increase is scheduled to become effective January 1, 2018 if approved. As the amount proposed exceeded the most current average annual health spending growth rate, the Consumer Advocate solicited comments regarding the proposed increase.

II. Review of Actuarial Memorandums

The Iowa Insurance Division provided an actuarial review of Medica's rate filing, as well as having an outside independent actuarial consultant review the rates. A combined analysis highlighted the following observations.

- Medica has asked for the highest individual health insurance rate increase in Iowa's history.
- Medica as the only insurance company to propose offering coverage to individual Iowans potentially will be responsible for 72,306 individuals. This is large increase from their current membership of 14,002 plans.
- Medica is operating at a loss of 15%. This means that for every premium dollar received, the company is paying out \$1.15. The medical underwriting loss was 2 million for the 2016 calendar year. The actuaries expressed concerns that Medica would be absorbing tens of millions of dollars in medical losses for the next plan year as it would be absorbing the all individual health insurance market losses (except for grandfathered plans and transitional business).
- The actuaries find that the rate increase is justified at the amount requested and has found that it will meet the 80% medical loss ratio requirements placed by federal law.
- The projected average premium will be \$1,021 which is over 3 times as high as the average premium in 2014. This is due to a change in federal laws and requirements for coverage. Those changes include the loss of a mechanism to offset high-cost individuals (called reinsurance and

risk adjustment) and a market where no other insurance companies are willing to offer individual health coverage. However, premiums are projected to run higher than \$1,600 for individual over 60 years old and over 400% of the federal poverty level.

- The population of individuals that will be most affected by the increase in 2018 individual market premiums will be those individuals who are over 400% of the federal poverty level and receive no assistance in paying for premiums.

Separately from the actuarial team, the Consumer Advocate reviewed Medica's findings. While no major differences were found or observed from what the actuaries reported, there are some additional thoughts, questions, and observations on some of the confidential filings that will be submitted to the Commissioner directly for his consideration.

III. Public Comments

As of August 25, 2017, Medica had received 63 consumer comments on the proposed rate increase. The comments demonstrated trends that were consistent amongst the many concerns. No one favored the rate increase at the amount proposed. While some of the comments stated an appreciation of some form of a rate increase, none of the comments supported the rate increase in the proposed amount of over 43% and now 56%. The main concerns about the high rate increase is that it would cause premiums to increase above what is affordable. Affordability was the most commented topic regarding the proposed rate increase. One person shared comments that documented the current high rates with amounts being as high as over \$13,068 per year in premiums, with nearly \$6000 deductibles. With the rate increase, the individual calculated their rates would be nearly \$30,000 per year with premiums and deductible combined. There are additional compelling accounts.

- One policyholder in the most expensive age bracket (between 60-64) shared that they were paying almost \$1000 per month. They shared that they were glad Medica decided to stay in Iowa and avoided leaving Iowa with no insurers for individual coverage. However, the policyholder stated that the current rates of almost \$1000 per month right now were for a not-top-of-the-line- policy. The proposed increase would price this policyholder out of the market as the policyholder did not receive any government assistance paying premiums and begged that something be done to help individual policyholders especially between the ages of 55-64 because rates were unaffordable.
- The comments also included a family that has a bare bones Medica Family plan, with no subsidies or help from the government. For this family monthly premiums felt like an extra mortgage payment every month currently and couldn't imagine what it will be like with the price increasing as proposed. It would mean that one of the parents would have to quit their current job as a small business owner to find a job that offers insurance.

- Another policyholder write that they would no longer have healthcare if premiums increased in 2018. The policyholder could not afford the increase unless the increase was covered by the tax credit. The policyholder shared that her chronic health condition, that is currently well managed, would no longer be taken care of if she had to discontinue coverage.

One astute commentator emphasized the ongoing problems with the current system. The rising cost in premiums and health insurance is causing healthier individuals to cancel their coverage and go without a plan. The loss of healthier individuals causes the single risk pool to become sicker (containing a higher propensity of individuals who need treatment or ongoing care) and smaller (reducing the number of individuals to spread and share the risk of health care costs). With Iowa's health insurance market collapsing into only one carrier offering coverage to all private individuals, that carrier will be left to insure all that need the coverage and cannot afford to go without it. This leaves individuals who want coverage, but perhaps are healthy enough to risk going without coverage, to make difficult decisions of how to pay for care and what sacrifices will be made. Often times these individuals will decide to cancel or go without coverage which intensifies the problem and leaves people uninsured. While the rate increases hit all policyholders, the portion of the individual insurance market that receives no tax credits will be detrimentally impacted. Based on the actuarial reports, this group depending on their age could be seeing rate increases well over \$1000 per month that will be paid 100% out of pocket.

IV. Summary

Medica has requested a historically high annual rate increase amount. Most Iowans, who are left with the only choice of taking insurance from Medica or going uninsured, will face difficult decisions. Some will choose to go without other needs and make sacrifices to try and keep coverage as long as possible. While some people will simply be uninsured, leaving their health completely vulnerable. This is further substantiated by actuarial reports that show average premium costs being as high as over \$1000 per month. However, the actuarial analysis shows that Medica has demonstrated the need for the increase. This leaves Iowa with the tough position of high and mostly unfordable rates for the public or an insurer who is unable to afford to offer coverage in the state. It is key that Iowa have an individual insurance option in the state and a rate increase will be needed as the company cannot maintain a deficit in medical loss ratios. On behalf of those who will be paying premiums, the Consumer Advocate would request that the increase be as small as needed, to allow as many people as possible to have an insurance coverage option that they are able to pay for.

The comments received and posted by August 25, 2017, have been included in this testimony report as required by the Iowa Code section 505.19(3). However, comments may continue to be received until the Commissioner makes the final decision on the proposed rate increase. Any additional comments received prior to the Commissioner's decision, but after the presentation of the consumer testimony, will be recorded on the public rate hearing site at iainsuraceca.wordpress.com, as required by law.

Exhibit A: Submitted Comments

• *grace fox* Says:

[June 27, 2017 at 4:24 PM](#) | [Reply](#) [edit](#)

From what I have read, Medica will be the ONLY insurance company left for obamacare in 2018..there will not be a choice for us and I sincerely hope you do NOT allow an increase. I can't afford it as it is.



• *anne hankel* Says:

[June 29, 2017 at 4:07 PM](#) | [Reply](#) [edit](#)

Please deny and rate increases! We can barely make the monthly payment now, and any increase would be truly be a hardship, as we are living on a limited income. We must have health insurance, but we need to be able to afford it also.



• *Jon Reiner* Says:

[June 30, 2017 at 9:50 AM](#) | [Reply](#) [edit](#)

I can't take this rate hike increase. Somehow I knew that it would be just pass the buck. I can't afford it. I applied for disability, but the judge said my settlement would last into December 2017. I'm down to \$4000 to last the rest of this year. No way I can handle this increase. I'm going to have to go without insurance.



• *Christy Schmitt* Says:

[June 30, 2017 at 3:46 PM](#) | [Reply](#) [edit](#)

I'm calling about a letter I received about Medica insurance rates going up. I'm very concerned. The premiums would go up by \$500 for my husband's policy. We already pay \$1120 a month – that's more than his social security. I don't know where I could come up with an extra \$500 a month. I already took a second job even though I'm in poor health, to pay for his current coverage. My husband worked in construction and had to retire early due to injuries from the job. He won't be eligible for Medicare until April 2018. Please say no to the requested increase. We don't have any options to make the extra payments.



• *Mary Elizabeth Skeate* Says:

[June 30, 2017 at 4:30 PM](#) | [Reply](#) [edit](#)

My difficulty is that I'm disabled and unemployed. I'm recently widowed, and I live at an assisted living facility. I like the Medica insurance plan which I got after my husband's insurance ended, but I can't afford any increases. I can afford the current payments, but anything more would be a hardship. Please say no to any increases. Thank you.



• *Elizabeth Moore* Says:
[July 3, 2017 at 2:37 PM](#) | [Reply](#) [edit](#)

To Whom It May Concern,

It has in been my experience that this is how the system works; health insurance companies will increases their rates due to “medical cost increases”, then the cost of medical care increases due to “insurance rate increases”, after that insurance companies then ask for another increase. It’s a never ending cycle of greed.

I have Medica not only for their low premiums but also for their awesome coverage. My main focus was looking for an insurance company that focuses on women’s health and services and Medica has definitely provided that for me.

My husband and I both have jobs, we both work full time, they offer health insurance though they only offer the bare necessities and its twice as much as what I pay for my insurance now, and instead of a payment once month it would come out every pay check (we get paid bi-weekly) and in our situation we need as much of our paychecks as we can keep.

PLEASE DO NOT RAISE THE PREMIUM RATE. This company is wonderful and it’s hard enough to find an insurance company who is willing to offer great coverage without sacrificing an arm and a leg. Most others companies offer half the coverage for double the cost.

Thank you.



• *Eileen McGuire* Says:
[July 3, 2017 at 2:40 PM](#) | [Reply](#) [edit](#)

I am extremely concerned that they are asking for a 43.5% increase. I can barely afford to pay for insurance now and if they are going to get an increase like that, it will be a decision between insurance, taxes, and food for some people. If they get that much this year, are they going to ask for more next year? I understand that they are the only company willing to offer service in our state, which is bull___, but can we afford to dump the cost on the poorest?



• *Cindy Hemm* Says:
[July 3, 2017 at 2:50 PM](#) | [Reply](#) [edit](#)

I am a single policy holder with Medica and am 60 years old. I am glad that Medica decided not to pull out of Iowa and leave us with no providers for single insurance care. However, I already pay almost \$1000.00 per month now for insurance and this is by no means the top-of-the-line policy. A 43% increase will price me out of being able to afford single care insurance and yet I do not qualify for government assistance. I know the whole insurance thing right now is out of control. Obamacare needs some fixing, but the Republican proposals are not the answer. Surely there is something that can

be done to fix this without making premiums for single policy holders between 55 and 64 totally unaffordable.



- **Kathy Vince Says:**
[July 3, 2017 at 2:51 PM](#) | [Reply](#) [edit](#)

I currently pay \$1000.00 a month in premiums for my son and I. Dental is over that for another plan. I had to meet his \$7,000.00 deductible before much assistance from Medica. I have not yet reached mine. I make \$15.00 an hour. I can not afford an increase of any sort.
Thank you,

Kathy Vince



- **Renee Says:**
[July 5, 2017 at 2:19 PM](#) | [Reply](#) [edit](#)

I have some questions to ask about Medica's proposed 43.5% increase. 1. Are all the proposed increases due to people losing their providers? As I understand it, Medica is the last remaining provider in Iowa for the Affordable Care Act. 2. What exactly is the Federal Health insurer fee? Is that a fancy term for something else? I wish our insurance could be more streamlined per individual. 3. After a certain age do I need to pay for maternity or child coverage anymore? If you could customize policies like auto insurance does, a healthier person could qualify for lower premiums. I barely use my insurance, and I have an \$8000 deductible. 4. The insurance companies don't care when costs rise for prescription and hospital bills, why should they, they just pass it along? I think for them it's just about the money. I also wish federal government employees had to have the coverage we've been forced into. Then maybe they'd understand what it's like to pay so much and receive little/nothing in return. We can't even find policies on the individual market at all- what will happen if Medica leaves and there is no one to provide insurance for self-employed farmers, small business people, and other Iowans?



- **Brenda Grindell Says:**
[July 5, 2017 at 3:21 PM](#) | [Reply](#) [edit](#)

To Whomever it may Concern,

I am so upset by a letter I received in the mail stating that Medica wants to increase my insurance rate by 48 percent for next year. This seemed outrageous to me! I read it a second time to make sure I read it correctly. That would make my monthly payments roughly \$500 dollars per month. That's as much as a mortgage payment! I am currently working 2 part time jobs and with the rate increase I will be working solely to pay my insurance. My husbands wage will need to cover his insurance as well as all of our other living expenses and that is just not possible. I don't even feel like the increase will benefit Medica. All it will cause is more people to opt out of buying insurance because it is just not affordable and then Medica will want to keep increasing the rate every year. I understand a small rate increase such as 12 or 18 percent but a rate increase of 48 percent is not affordable to most people.

Thank you in advance for your consideration.
Brenda Bennett



- *Dorothy Lifka* Says:
[July 5, 2017 at 3:21 PM](#) | [Reply](#) [edit](#)

Dear Commissioner Ommen,

My husband and I are two of tens of thousands of Iowans who may be without affordable health insurance on January 1, 2018. I am self employed and my husband is semi-retired. We currently pay about \$1100/month for a policy with high deductibles. Even if Medica offers individual policies next year, a 45% increase in costs would be challenging financially.

I believe that there is a better and easier solution. Why can't we buy into Medicaid? The Iowa MCAs are suffering because they are serving a population which tends to have fewer resources and higher needs. We have greater resources and fewer needs. Even if we continued to pay similarly high premiums with similarly high deductibles, avoiding an increase would be worth it.

Sincerely,
Dorothy Lifka



- *Mary McAllister* Says:
[July 5, 2017 at 3:25 PM](#) | [Reply](#) [edit](#)

Good Morning – We are currently carrying a Plan with Medica. The rates per month are quite high. Although we understand the need for a business to make a profit, and increase in premiums of 43.5% seem unreasonable. Please use your good judgment in determining an appropriate rate increase. Thank you.

Sincerely
Mary McAllister



- *Maria Watkins* Says:
[July 6, 2017 at 10:24 AM](#) | [Reply](#) [edit](#)

Please help Iowans as the rise in insurance premiums for 2018 under Obamacare the company Medica is raising the premiums by 43%, I ask you how is that affordable. Currently I pay \$239 a month for insurance for myself and my husband through ACA. Add 43% that is \$341 a month, I cannot afford that, it is way over my budget. I also have two children that are on Hawki insurance. Something needs to be done about this. Iowa needs to make an example so that other states can follow it.



- *Julie Florian Says:*
[July 10, 2017 at 2:36 PM](#) | [Reply](#) [edit](#)

I am writing to comment on the proposed base premium rate increase to my Medica health insurance.

I strictly oppose the increase. The burden of high premiums, high deductible is taking a toll on our financial wellbeing. Just because we make slightly over the \$63,000 subsidy amount doesn't mean we have the money for over a \$4000 increase to an already high premium. I have paid for health insurance my whole life and now when I need it I have to pay outrageous prices. I oppose the increase.



- *John Mc Donald Says:*
[July 11, 2017 at 1:54 PM](#) | [Reply](#) [edit](#)

Even if Wellmark and Atena return to the Individual health care market and Medica remains its hardly a competitive environment. Insurance companies set the price, health care providers get paid, and working Iowans are forced to pay the sky high bill(s).

Make no mistake thousands of Iowans opposed health insurance premium increases requested now by Medica to no avail.

Its now time that the USA joins the rest of the world and adopt a single payer health system. Next election vote for candidates supporting the basic necessity of affordable health care.



- *Jan Rychnovsky Says:*
[July 13, 2017 at 3:10 PM](#) | [Reply](#) [edit](#)

To Whom it May Concern:

I am a 61 yr. old retired teacher who understands what insurance should be used for, and I do my best to live a healthy lifestyle. I was forced to pay ridiculously high rates in my 'group insurance' through my school, but after retirement, I researched my options and chose the ACA. I have always carried a high deductible, and even with that, my insurance through school was over \$600.00 for single coverage! (And this was my reward for being healthy)

I pay \$ 240.00, now, and carry a high deductible. I am able to see the providers of my choice.

I was given notice by Medica that they want to raise the base by 43.5%! This is ridiculous.

They are citing medial inflation, market morbidity and the reinstatement of the Fed. Health Insurer Fee. Additionally, to cover the bases in case the base rate hike does not pass, they have also sited some reasons to increase the insurance that do not apply to me at all.

When are the elected officials going to realize they have caused this mess? By constantly stating 'Obama Care is collapsing,' they have given free-reign to the insurance companies. These companies,

making millions of dollars, and rewarding their CEOs with obscenely high salary INCREASES, now have the blessing of the government to do whatever they want to do.

I strongly oppose this huge proposed rate increase, and I hope the people who were elected to represent US, stand up to the bully insurance companies.

Sincerely,

Jan Rychnovsky



- *Jenny Werner* Says:
[July 17, 2017 at 3:20 PM](#) | [Reply](#) [edit](#)

I oppose a rate increase, but would be willing to tolerate some increase if the deductibles could remain low or become lower. \$500 is reasonable for a yearly deductible in my opinion..



- *Shari Rusher* Says:
[July 20, 2017 at 11:54 AM](#) | [Reply](#) [edit](#)

Dear Doug, Please do not let the only insurance left in Iowa raise their premiums. We pay close to five hundred to cover my husband and one child. How can this be right to expect us to pay close to 900 a month for medical insurance. We are healthy and never go to the doctor. I have insurance through my employer. Self employed are getting hit hard. The people who don't work get free or reduced rates and people who work are penalized by huge premiums. Please help the self insured who work and need medical insurance that does not cost more than a house payment.



- *Joyce Martin* Says:
[July 20, 2017 at 12:52 PM](#) | [Reply](#) [edit](#)

My complaint is now I struggle to make the premiums I'm paying. I have a limited income, and I pay quite a bit back to the state in taxes. I struggle every month just to pay the premium now. I'm on several medications and the out of pocket expense is astronomical. Monthly I pay at least \$150 at the pharmacy. I've always worked. People in my age bracket aren't able to work a full time job because of our health but we're not old enough for Medicare. I feel like I'm being penalized for working rather than being on disability. I work a part time job in addition to my small business. COPD & rheumatoid arthritis will not permit me to continue working but I refuse to take a government handout. Please don't increase my premium payments.



- *Julie Carlson* Says:
[July 20, 2017 at 12:56 PM](#) | [Reply](#) [edit](#)

I have Medica insurance right now and I got their letter about their proposed 43.5% increase. I would like to comment about that increase. I understand that they probably need the increase but I think that

43.5% is way out of line. I think for the people who have Obamacare insurance right now, the whole point of it was to have insurance that was affordable and people would be able to pay for the premiums. With a 34.5% increase, that is going to make it very unaffordable and probably impossible for people, including me. So again, I am against the requested increase of premium rates.



• *Matthew Fjone* Says:
[August 3, 2017 at 10:34 PM](#) | [Reply](#) [edit](#)

This is absolutely absurd that anyone can expect any middle class American to afford the insurance the way it is and now you want to increase it more?!? Obamacare is an absolute joke maybe him and all of his advisors should have to live off the income most of us live off of and try to pay for insurance. I don't have as much to complain about like all the family's out there trying to make things work. I'm a young man who was working 2 jobs and they got rid of my position at my second job so now my income was cut in half. How am I suppose to afford a house? Or to raise a family? I hope they can get this figured out and quite ripping all of the money out of all the hard working Americans hands. God bless all of you who are struggling and I hope your hard ships are short.



• *Joyce L. Klein* Says:
[August 7, 2017 at 9:44 AM](#) | [Reply](#) [edit](#)

To whom it may concern, I say "NO" to a rate increase for MEDICA!! I am on a "fixed" income and this rate increase would put me in a financial hardship. Sincerely, Joyce L. Klein



• *Mitch + Melinda England* Says:
[August 8, 2017 at 3:49 PM](#) | [Reply](#) [edit](#)

Dear Consumer Advocate,

I am writing to you once again to ask that you advocate "NO" to Wellmark's proposed base rate increase of 14.2%. It's time to stand against these increases and force companies to cut expenses instead of gouging their customers.

The policy we currently have is a grandfathered policy and covers one (1) person, my husband who does not get benefits through his employer. With this increase, it will take nearly half of his "take-home" wages to pay the premium. I called our insurance agent to ask about raising the deductible in order to lessen the burden of the monthly premium but was informed that we basically cannot make any changes to our policy or more specifically, changes to our deductible. I asked our agent about switching to another company but was told the premium would be higher if we went through the market place. Something just doesn't seem right with this pictures!!

I have been working diligently to cut some of our other monthly expenses in order to afford this health insurance but find myself drowning with out a life jacket to hold me up. the premium will be nearly \$850 per month with this new increase! Remember, this is just for 1 person! I am seriously considering dropping the policy and just paying the "penalty" at the end of the year. my tax advisor informed me that

the “penalty” would be less than \$5,000 so why shouldn’t I just cancel this policy! I could do many things with an extra \$5,000 per year in my pocket! Something just doesn’t seem right with this part of the picture either!!

I requested information concerning the policy from Wellmark. This is what I found out: From October 2012 until July 2017, we have paid a total of \$39,964.20 in monthly premiums. During that time frame, Wellmark has paid out \$16,200.43 in claims. So, this policy has a loss ratio of 40.5%. that means that Wellmark has profited \$23, 763.77 in the 58 months we have had the policy (or \$409.72 per month). If our policy is an “average” policy as far as loss ratio goes, then that is justification for you to advocate “NO” to their requests for an increase on our policy!

I ask that Wellmark evaluate their wage and benefit package for all their executives and employees as well as their operating expenses. Cuts can be made on their end instead of gouging their hard – working – middle – class customers for more money to fund their outrageous wages and out-of-control expenses.

Our healthcare system is an complete mess. There is nothing affordable about health insurance or medical care in America any longer. The insurance companies dictate too much of our care and providers won’t take a stand against them. Providers no longer base medical care decisions on what’s best for the patient because of what the insurance and pharmaceutical companies dictate; and , therefore, won’t take a stand about this issue either. The President and the legislature can’t agree on a new medical care act because they are getting too much money from providers, insurance companies, and the pharmaceutical companies and won’t take a stand against them on behalf of the people that elected them to their position. its’ time we, the people, take a stand against them all.

Please advocate for us and put a halt to the proposed rate increase for Wellmark Blue Cross Blue Shield of Iowa. For the matter, put a halt to any company requesting rate increases. Then can look for other ways to fix the healthcare system besides taking more money from their customers with annual double digit rate increases.

Sincerely,

Mitch + Melinda England



• *Cathleen Simpson Says:*
[August 14, 2017 at 7:30 PM](#) | [Reply](#) [edit](#)

The current rates and plan deductibles for Medica are beyond what is ‘affordable’ unless household income is at least \$100k per year.

I’m currently paying Medica \$10,500 a year in premiums to NOT use the medical system. Because of the costs, I view the plan as being there for catastrophe only – in which case they receive another \$6,500 in the deductible.

Making the choice to retire in 2014 at 60, I budgeted knowing that after 18 months of COBRA at 532/mo, I’d purchase an individual plan to cover until Medicare at 65 and that there would be increases each year. Here are my rate changes just since 2016:

- My first plan in 2016 after COBRA was United HC at \$581/mo w/ a \$3600 deductible.
- For 2017, UHC left Iowa and Medica was the only viable option for a healthy, non-smoking, physically active 63 yr old female with no pre-existing conditions, and well within the healthy weight range. Even though I've had continuous coverage for 43 years and no major issues, rates were 60% higher: \$879/mo with a \$6500 deductible. To not erode my savings further, I chose to not take a vacation and because of the deductible, I talk myself out of going to the doctor unless it's critical.

Any increase in 2018 rates makes insurance even more unaffordable for me and changes my long-term retirement plan. A 35% increase pushes premiums to nearly \$1200/month for a \$5K increase to \$14,400/yr. Deductibles may also rise. Will this be repeated next year? And the next?

This is unsustainable for individuals with limited means to increase income in the same proportions. My own savings will only go so far and although I'm looking at ways to return to an employer-supplemented plan, let's be honest about statistics for over-60 hiring and recognize that that age group skews an employer's actuary tables, raising their overall health care costs.

Something has to change as this has become high-stakes gambling with the house having the advantage – they offer the bet that I won't need/use the insurance, and I have no other choice but to take the bet & pay the premium to say I may need to. AND because I'm not employed, I have no other options available.

For the record, I'm an ardent proponent of a single-payer plan because of the equity of coverage it provides and the delivery of consistent, safe, and cost-effective services through an overarching view of all providers. It removes the profit and focuses on the basic human need of care when we need healing.

I applaud the Governor and the Iowa Insurance Division for looking into relief measures with the Stop-Gap Plan and for facilitating the upcoming public hearing with Medica. Thank you!

Sincerely,
Cathleen Simpson



- [Lynn Burrell Says:](#)
[August 15, 2017 at 9:13 AM](#) | [Reply](#) [edit](#)

I have a Medica plan for this year 2017. Out of pocket \$5700. Per year single person. Monthly Premium \$1089 per month. No eyes, no teeth. (About \$13,068 per year) with Medica proposed percentage increase would be about \$20,000 per year plus received letter my group high expenses (group Medica put me in) about \$300 per month using percentages Medica used = \$3600 per year = about \$23,600 per year. Next year 2018 for one single person (63 years old on December 30) about \$23,600 premium plus \$5700 out of pocket possible = \$29,300 exposure for out of pocket possible plus app. premium. No eyes, no teeth. My brother has a grandfathered HSA account. App. \$3500 premium 2017 going up 10% for 2018, app. \$3850 premium, \$2500 tax deductible HSA account so exposure = \$3850 premium = \$2500 NSA you pay 1st = \$6350. I make enough don't get federal subsidy. This has to stop. The health market place is the high risk group paying full price unless they are poor. It is obscene.



• *Karen Babler Says:*

[August 15, 2017 at 1:24 PM](#) | [Reply](#) [edit](#)

Thank you for the invitation to share feedback.

I will no longer have healthcare if premiums increase in 2018.

I cannot afford a 43% tax increase if tax credit does not cover increase.

I have a pre-existing condition: well-managed Type One Diabetes that will no longer be well managed without healthcare.

I am a highly educated woman that enjoyed a 25 year professional career that became a victim of age discrimination and cannot find employment that will provide healthcare.

I ask that insurance companies revert to 2016 ACA premium options and encourage the repair of ACA.

Sincerely,

Karen



• *Kris Says:*

[August 23, 2017 at 8:31 PM](#) | [Reply](#) [edit](#)

We currently pay \$1500 per month for a bare bones Medica family plan, with no subsidies or help from the government. It is like paying an extra mortgage payment every month as it is... I cannot imagine the price increasing, as they have proposed. Another \$800 per month would force me to have to find a new job, and work even more hours, all based on insurance benefits. This would mean quitting the job that I love, working with my husband in his small business.



• *Coree Says:*

[August 25, 2017 at 2:30 PM](#) | [Reply](#) [edit](#)

Dear Policy Advisor Pottebaum,

This is ridiculous Iowa!! How are self employed farmers and other independently employed people supposed to afford health care life this? We are going bankrupt just trying to keep us and our children insured with astonishing premiums and even worse coverage. Something must be done to ensure that we have affordable coverage that actually covers something.

Sincerely,

Coree



• *Kenneth Says:*

[August 25, 2017 at 2:34 PM](#) | [Reply](#) [edit](#)

Dear Policy Advisor Pottebaum,

Please stop this from happening!!! I can not afford our health insurance the way it is!!!!

Sincerely,
Kenneth



- *Gina Says:*
[August 25, 2017 at 2:35 PM](#) | [Reply](#) [edit](#)

Dear Policy Advisor Pottebaum,

It will be impossible for me to pay for a 56% increase in health care insurance rates in 2018. If the Iowa Stopgap measure is not approved, I will be uninsured. Please help me understand how Iowa benefits from creating more uninsured citizens. It is very important to me and my family that the Iowa Insurance commissioner approve the Iowa Stop gap measure. Seriously, I will be bankrupt and homeless if the Iowa insurance commissioner approves a 56% increase. Please think of those Iowan's that are self employed and self insured.

Sincerely,
Gina



- *Denise Says:*
[August 25, 2017 at 2:36 PM](#) | [Reply](#) [edit](#)

Dear Policy Advisor Pottebaum,

As one, of the 22,000 Iowans who currently has a policy with Wellmark through Farm Bureau, I am hoping that the Insurance Commissioner will NOT grant approval to the 56% increase in Medica's health insurance rates. This is not fair to those of us who purchase their individual health insurance plans with the "good faith" that we will be able to purchase a plan on an ongoing basis with similar benefits and similar rates. What we do need is for the federal government to allow the "Iowa Stopgap Measure" so Wellmark can join the marketplace and offer plans in 2018. We have come to expect an increase in insurance rates, but the idea of a 56% increase is totally unacceptable. Iowa's farmers help to feed the world and many of the small business owners, entrepreneurs, and selfemployed individuals support them in this endeavor. As a self-employed farmer, it is totally unacceptable that they we the ones who lose their health insurance and are forced to pay an unbelievable rate to purchase the only plan that is available to them. Farming is one of the most dangerous occupations and it is not fair that because we are not employed by an employer that provides health insurance, they are the ones that must face the possibility of not having health insurance because it is not available or that they are priced out of the market. PLEASE do not approve the 56% rate increase that Medica is asking and see what can be done to get the "Iowa Stopgap Measure" approved by the Federal Government. Your efforts will be greatly appreciated by myself and thousands of others.

Sincerely,
Denise



• *Tracy Says:*

[August 25, 2017 at 2:36 PM](#) | [Reply](#) [edit](#)

Dear Policy Advisor Pottebaum,

Please deny the 56% premium increase Medica has requested for 2018. My family of five is currently with Wellmark, so we have a good chance of losing our coverage and having to move to Medica. My budget for premiums this year is \$22,360. In 2014, before our previous coverage was canceled because it did not meet AHCA guidelines, our annual premium was \$6,405.19. In three years, our premiums have already increased 349%. Assuming our current rates would have been the same with Medica, if the rates go up another 56%, that will put us at \$34,881.60 for premiums alone in 2018. That would be an increase of 545% over 2014. By some measures we would be considered upper middle class because our household size is now only three people, but insurance premiums for all five of us would be 20-25% of our gross income. For our family, this is not a sustainable model. Please deny the requested increase. In the meantime, we're praying for the StopGap measure to be approved.

Thank you for considering my thoughts in your advice to the insurance commissioner.

Sincerely,
Tracy



• *Rose Says:*

[August 25, 2017 at 2:37 PM](#) | [Reply](#) [edit](#)

Dear Policy Advisor Pottebaum,

I am a healthy 31 year old who has seen her health insurance costs double over the past 5 years. I've gone from a high tier plan to just basic coverage and the cost of my health insurance is quickly approaching the cost of my mortgage. Here's the catch – I hardly use the insurance. Save a health crisis, I would be better off without coverage. But we never know what the future holds and despite the fact that I am paying in much more than I take out off the system, I WANT to keep my coverage. If the medica plan increases by the proposed rates I will be forced to go without coverage. Please deny these rate increases and pass the stopgap measure that will allow others to reenter the marketplace.

Sincerely,
Rose



• *Enola Says:*

[August 25, 2017 at 2:39 PM](#) | [Reply](#) [edit](#)

Dear Policy Advisor Pottebaum,

I am a current subscriber to Wellmark with a private policy that covers only my husband and me. We are already paying in excess of \$2000 per month, and we absolutely cannot afford one more dollar for health

insurance. My husband is a self employed barber and I am a semi-retired clerk at a collection agency. Neither of us has the opportunity to acquire health insurance through an employer.

Without the Iowa Stopgap Measure passage, we will have to go without health insurance which is frightening and risky. Iowans need to have more than one choice in the health insurance market. Please consider the passage of this extremely important matter so that Medica will need to keep their premium rates at a rate that persons without the benefit of group insurance can continue to cover their own lives. My preference for coverage in the health care arena is definitely Wellmark and I truly hope that they will see a way to reenter the market.

THANK YOU for listening!

Sincerely,
Enola



• *Rod Says:*
[August 25, 2017 at 2:39 PM](#) | [Reply](#) [edit](#)

Dear Policy Advisor Pottebaum,

I would like to encourage you to vote for the Iowa Stopgap Measure. Insurance has become one of the greatest expenditures for families. No family should have to go without insurance coverage or have to choose if they need to cut corners in other areas of their life so they can have insurance. Please make it possible for Iowans to have adequate insurance. Thank you.

Sincerely,
Rod



• *Ryan Says:*
[August 25, 2017 at 2:44 PM](#) | [Reply](#) [edit](#)

Dear Policy Advisor Pottebaum,

As a young farm family my wife and I simply cannot afford a 56% increase in our health insurance. We currently have the highest deductible plan available and can barely afford it. Any continued rate hikes would put us out of business. Please support the Iowa Stopgap Measure.

Sincerely,
Ryan



• *Carol Says:*
[August 25, 2017 at 2:45 PM](#) | [Reply](#) [edit](#)

Dear Policy Advisor Pottebaum,

We cannot afford an increase to our insurance. It's already sky high. We need the iowa stopgap measure.

Sincerely,
Carol



• *Douglas Says:*

[August 25, 2017 at 2:45 PM](#) | [Reply](#) [edit](#)

Dear Policy Advisor Pottebaum,

My wife and I worked for 40 years and saved diligently for our retirement. We were able to retire at age 61. We're now buying our own health insurance through Wellmark and our monthly premium is over \$1700. Medica's proposed increase to our monthly premium would be around \$2500. This is ridiculous for two healthy 62-year-olds.

I would encourage you to not approve Medica's proposed rate increase and work to get Iowa's Stopgap Measure approved.

Sincerely,
Douglas



• *Jeff Says:*

[August 25, 2017 at 2:46 PM](#) | [Reply](#) [edit](#)

Dear Policy Advisor Pottebaum,

My wife and I are paying \$1900 a month for our Blue Cross policy with a \$5500 deductible. We are retired and on a fixed income. We can not afford a 56% increase. We can not have one company monopolize the market. We need the "Iowa Stopgap Measure" approved by the government.

Sincerely,
Jeff



• *Barbara Says:*

[August 25, 2017 at 2:46 PM](#) | [Reply](#) [edit](#)

Dear Policy Advisor Pottebaum,

Medica's plan to increase premiums by 56% or higher is unaffordable for many of us. I can not afford that kind of increase. Right now I pay more for my health insurance per month than I receive per month from Social Security. Please don't price me out of health insurance. Please do not approve the steep rate increase proposed by Medica. Also please approve the "Iowa Stopgap Measure" so that I have an option for health insurance. Competition is important and vital in the health insurance market.

Sincerely,
Barbara



- *Jane Says:*
[August 25, 2017 at 2:47 PM](#) | [Reply](#) [edit](#)

Dear Policy Advisor Pottebaum,

I am retired and living on a fixed income. I struggled to pay my premiums for 2017, and if I have a 50+% increase for 2018, I will be forced to do without insurance. I worked my entire life, paid my taxes, and saved every penny I could. It is a sad state of affairs to find myself back to living hand to mouth because of the cost of insurance. Please rectify this situation ASAP.

Sincerely,
Jane



- *Arvin Says:*
[August 25, 2017 at 2:47 PM](#) | [Reply](#) [edit](#)

Dear Policy Advisor Pottebaum,

I am asking the Insurance Commissioner to deny Medica's request for a 56% health insurance rate increase. It is not affordable and is unreasonable. We need to encourage the federal government to approve the Iowa Stopgap Measure so Wellmark can offer plans in 2018. Tens of thousands of Iowans are affected by these decisions.

Sincerely,
Arvin



- *Virginia Says:*
[August 25, 2017 at 2:48 PM](#) | [Reply](#) [edit](#)

Dear Policy Advisor Pottebaum,

PLEASE DO SOMETHING ABOUT HEALTH INSURANCE IN IOWA!!!

I unfortunately changed my insurance to Wellmark in 2016 so that means I'm being dumped by Wellmark at the first of the year. This is in spite of the fact that Wellmark was allowed to increase my premiums by more than 45% in 2017. A 56% increase in premiums would mean that my insurance would increase by more than \$5,000!

In addition to my own situation, I do taxes for farmers. We estimate that at today's average prices and yields, it takes the GROSS INCOME from more than 38 acres of corn to cash flow their insurance in most cases.

I don't qualify for any subsidies nor do I want subsidies — I want to pay my own way. But that currently means that I'm paying around 24% of my annual income for health insurance premiums and deductible (currently at \$6500) There is no way I can afford a 56% increase of premium cost.

Sincerely,
Virginia



• *Janis Says:*

[August 25, 2017 at 2:49 PM](#) | [Reply](#) [edit](#)

Dear Policy Advisor Pottebaum,

Iowan's are NOT made of money! Getting health insurance should NOT mean having to choose to pay rent or utilities to have medical coverage. Upping the monthly rate by 56% is NOT affordable. Let's get this right and NOT approve this rate increase. We need help for many Iowans, not just the wealthy or the very poor. Thank you!

Sincerely,
Janis



• *Daryl Says:*

[August 25, 2017 at 2:49 PM](#) | [Reply](#) [edit](#)

Dear Policy Advisor Pottebaum,

No, I can not afford a 56% increase in health insurance. My premium would be roughly 1600 a month or 19,200 a yr. I thought this was supposed to be affordable.

Sincerely,
Daryl



• *Dawn Says:*

[August 25, 2017 at 2:50 PM](#) | [Reply](#) [edit](#)

Dear Policy Advisor Pottebaum,

I farm with my husband, so therefore that means I do not have an off farm job, INSURANCE! We are barely able to afford the healthcare we have now with this increase, that will be it for me. I will have to get job off the farm and leave my family high and dry. My husband and i are true partners and he will not be able to continue our farming operation at the size we operate at if I leave the farm, or vice versa. We can barely afford our insurance as it is and there is NO WAY we can afford a 56% increase. If i get a job off the farm, it would be devastating to my family. I would have to put my kids in daycare, we would have to get a hired hand which i don't know if we could afford. I would be basically working just for the insurance and I am not willing to stop farming or

give up my precious time with my kids for healthcare! This is ridiculous and unfathomable for any self employed person to afford. It will also be the end for us, but for many of small business people that I know. I don't even understand how something like this could happen. Small business and Farmers make this world a better place and without us it would be a miserable corporate America, and these insane hikes won't stop with healthcare, it will be just the beginning. Enough is Enough

Sincerely,
Dawn



- *Mary Says:*
[August 25, 2017 at 2:50 PM](#) | [Reply](#) [edit](#)

Dear Policy Advisor Pottebaum,

The rate increase is absurd, my insurance was raised by \$300.00 a month last year and now they are considering raising it 53% more I will not be able to have insurance next year if it rises anymore please please I begging you to find a way to stop this. I AMA healthy person thank goodness but I have seen first hand how things change rapidly. I am 62 years old and really need lower rates. Please help.

Sincerely,
Mary



- *Sherwin Says:*
[August 25, 2017 at 2:51 PM](#) | [Reply](#) [edit](#)

Dear Policy Advisor Pottebaum,

To whom it may concern, Iowa needs to have an affordable insurance option and a 56% raise is unsustainable. Medica sights unpredictable government as a reason for this raise. I ask the commission to deny this raise.

Sincerely,
Sherwin



- *Linda Says:*
[August 25, 2017 at 2:51 PM](#) | [Reply](#) [edit](#)

Dear Policy Advisor Pottebaum,

I am writing to ask you NOT to approve the 56% premium hike for private insurance with Medica. I am a retired 62 year old physical therapist barely ineligible for a subsidy and having difficulty meeting the \$750 a month premium this year for an HMO with Wellmark that is an HSA. It was the cheapest policy I could find this year. It has a \$6500 deductible before it pays anything for medical care. It has a limited

network here in SE IA which is not what I need when I travel out of IA to see family. I have insurance for a catastrophe but do not feel like I can afford to use it. PLEASE do something to give me a reasonable choice for health insurance next year as Medica will not be it. I fear I will have to move from this state and retire somewhere that has better options for health care. Iowa is certainly not the place to retire and live right now. The health care costs in Iowa in the private market are out of control! There is no competition in Iowa's health care market.

Sincerely,
Linda



- *Kristin Says:*
[August 25, 2017 at 2:52 PM](#) | [Reply](#) [edit](#)

Dear Policy Advisor Pottebaum,

There are many of us Iowans, that due to changes in jobs and small business — need health insurance! We are professionals, and educated individuals and families that have now become VICTIMS of the affordable care act insurance. Due to the guidelines set forth by our government, insurance companies have been forced to take on things that are financially hard — but has now made it financially difficult on us!

Please deny Medica's steep rate increase— and do everything possible to continue WELLMARK in this insurance field. They are an excellent provider that is definitely my choice in a carrier— and should be allowed to continue coverage for us that choose to have them. The political field is out of control — but please help us get back to basics — and us “little people” who are working hard every day to provide for our families, to have quality healthcare with WELLMARK. We should not be penalized for working in a rural farming community, on our family farms or small businesses.

PLEASE STOP MEDICA's rate request — We need the Stopgap Measure — and need Wellmark to be in the game for our insurance needs.

Thank you—

Sincerely,
Kristin



- *Heather Says:*
[August 25, 2017 at 2:53 PM](#) | [Reply](#) [edit](#)

Dear Policy Advisor Pottebaum,

Please help the self employed to be able to have health insurance. I've worked hard to be self employed only to find others taking uneducated jobs in order to have health insurance. Before Obama Care went into effect I was paying \$3400 per year. Steady increases in premiums I'm currently paying \$8200 as a

single, no depends, mid 30s female. I am not able to afford another increase, especially not 56%! It's a huge punishment for being self employed! Please don't tell the farmers and self employed that the government doesn't care. If something isn't done to help us I will be unable to pay for health insurance. I've had my policy for 15 years. The government never had to make me carry health insurance, now their making it so I can't carry health insurance.

Sincerely,
Heather



- *Landi Says:*
[August 25, 2017 at 2:53 PM](#) | [Reply](#) [edit](#)

Dear Policy Advisor Pottebaum,

I am one of the 72,000 Iowans that will lose their individual health care insurance come January 1, 2018. I have had a Wellmark plan for as long as I can remember, but I am getting kicked off at the end of the year. While I hope the Iowa Stopgap Measure will be approved by the federal government, if it is not, I cannot afford a 56% increase on a new Medica plan! Both my mom and I will be looking for new health care coverage to start January 1, and I hope the commissioner does not approve of the tremendous rate increase that Medica is wanting.

Thank you for your time and consideration.

Sincerely,
Landi



- *Megan Says:*
[August 25, 2017 at 2:54 PM](#) | [Reply](#) [edit](#)

Dear Policy Advisor Pottebaum,

I am a public school teacher married to a farmer. We have a 10-month old at home as well, and pay for daycare so my husband and I can both work. Our school insurance plan is not great for spouses/family members of teachers so my husband and son have their own individual policies through Wellmark. In the past year my son spent 14 days in the NICU and my husband was hospitalized for 4 days with E-coli from working with his cattle. We are very grateful for our healthcare coverage, but cannot afford a 56% increase. The amount we pay out of pocket each month plus the deductibles we will max out this year is barely affordable for our small family of 3. I cannot imagine having to throw another child into the mix at this point, from a financial standpoint. I love my job teaching in a public school system and I can make ends meet monthly, but I feel for those with large families or with minimum wage jobs. How could they ever possibly afford health insurance?!

Sincerely,
Megan



• *Kellie* Says:

[August 25, 2017 at 2:54 PM](#) | [Reply](#) [edit](#)

Dear Policy Advisor Pottebaum,

I am encouraging the Insurance Commissioner not to grant approval to Medica's 56 percent health insurance rate increase. We need the federal government to approve the "Iowa Stopgap Measure" so Wellmark will again offer plans for 2018. Thousands of us that purchase our own health insurance are being affected by these decisions. The ACA has ruined the Iowa insurance market for hardworking farm families like mine. We have limited to no options & face steep rate increases once again. We need the "Iowa Stopgap Measure" to be approved and the commissioner to take action against approving Medica's 56% rate increase request. Thank you for your time & your swift action to help Iowa's hardworking farmers, small business owners, entrepreneurs, and self-employed individuals like me.

Sincerely,
Kellie



• *Mindi* Says:

[August 25, 2017 at 2:55 PM](#) | [Reply](#) [edit](#)

Dear Policy Advisor Pottebaum,

There is no possible way that ANYONE can afford insurance at this rate!!!! We are a family of four and a small business owner, we basically work to pay for our insurance. If everything we have is going for insurance already....then why would be pay that much more? Because of BCBS pulling out of Iowa we will be loosing our insurance at the end of December. This is not good for us since my husband has asthma. We will NOT pay the amount that Medica wants!!!! We will go without insurance before paying those unheard of rates. I'm glad that they didn't pull out but to me this just seems like a way to make bank!! This needs to be stopped NOW and Iowa needs to fix this problem ASAP!!!!

Sincerely,
Mindi



• *Randy* Says:

[August 25, 2017 at 2:55 PM](#) | [Reply](#) [edit](#)

Dear Policy Advisor Pottebaum,

There is absolutely no way we will be able to afford health insurance without the "Iowa Stopgap Measure"!!! For Medica to be an only option and able to raise our health insurance by 56% or more should be against the law!!

Sincerely,
Randy



- *Tom Says:*
[August 25, 2017 at 2:56 PM](#) | [Reply](#) [edit](#)

Dear Policy Advisor Pottebaum,

I have lived in Iowa for my entire 61 years and am currently retired.

I have had quality health insurance for all of those 61 years.

I can afford a reasonable premium and you and our elected representatives have a responsibility to make this available.

If you fail I will not be able to remain an Iowa resident.

Approving Medica's rate increase is not the solution...do not do it.

You need to get immediate approval of the Stopgap Measure or something similar to bring more insurers back into the market.

Further, you need to improve the quality of coverage available.

This goes beyond the Stopgap Measure and would include consideration of options such as extending medicaid coverage to those in the individual market but not yet eligible for Medicare.

I could and would pay for it, I need a quality insurance policy not a handout.

Sincerely,
Tom



- *BJ Says:*
[August 25, 2017 at 2:57 PM](#) | [Reply](#) [edit](#)

Dear Policy Advisor Pottebaum,

My husband and I have paid 100% of our insurance premiums for years. We have always recognized this as a cost of being small business owners supporting ourselves. As insurance premiums have steadily increased over the past few years, we have had to reduce our coverages while still paying sharply more. While we have needed little other than routine medical care, we are now in our 60s and know that, at some point, we will need quality healthcare services. If these rising costs continue, we will be forced to further reduce our coverages ... and entire adult lives of paying more than our share into healthcare insurance plans will have been for little reward. Please help us maintain affordable, high-quality healthcare insurance and services. Please deny Medica's rate increase request.

Sincerely,
BJ



- *Sherri Says:*
[August 25, 2017 at 2:58 PM](#) | [Reply](#) [edit](#)

Dear Policy Advisor Pottebaum,

I am one of the many individuals who must purchase an individual health insurance policy and as my income is slightly above the approximately \$48,000 limit for a government subsidy, I must pay all of this out of pocket.

At the end of 2016 my (then current) insurer withdrew from the individual insurance marketplace in Iowa. For 2017, even choosing the bronze plan with the lowest premiums (but which of course then also has a high deductible) I still had to shoulder a 42% premium increase. My current insurer (Wellmark) is now withdrawing from the individual market (unless one was grandfathered in – which I unfortunately am not) and as it currently stands (unless the Stopgap Measure is approved) at the end of this year Medica will be my only option. As Medica's premiums were more expensive even for 2017 (\$75 more per month and their bronze plan was worse relative to copays and initial deductibles than my current policy), if their proposed 56% increase is approved, I will be facing a 78% premium increase for 2018 and my health insurance premium alone will take approximately 37% of my net monthly income (with the high deductible on top of that). This is totally unaffordable – and even their initially proposed 43% increase was unaffordable. Not only will this price many Iowans out of health insurance for 2018 (I suspect some were already priced out of the market this year), but if unchecked the number of uninsured will grow exponentially.

As such, I DO NOT support approval of this proposed premium increase by Medica and instead urge you continue to press for approval of the Stopgap Measure for 2018, and to then investigate/pursue other longer-term remedies.

Sincerely,
Sherri



- *Dean Says:*
[August 25, 2017 at 2:59 PM](#) | [Reply](#) [edit](#)

Dear Policy Advisor Pottebaum,

We cannot have Medica as the only provider in the state and cannot allow a premium increase of 56% or higher. It will make buying insurance for our individual policies unaffordable. We also need to get the "Iowa Stopgap Measure" approved so that we will have a choice of insurance coverage. Without this many people will not be able to purchase health insurance. This affects our family directly as we are on individual policies as it will for many farm families.

Sincerely,
Dean



- *William Says:*
[August 25, 2017 at 2:59 PM](#) | [Reply](#) [edit](#)

Dear Policy Advisor Pottebaum,

We are self-employed on our small family farm. Our health insurance expense is already 15% of our annual salary. If this rates increase, we will no longer be able to afford our health insurance. My wife has a chronic auto-immune illness that has made it so she is unable to work a part- time job in town where we were able to get health insurance previously. Being self-employed, she is able to help on the farm and run our finances on the days she feels well enough to. Her medical bills are significant, with one medicine each month that would cost us \$8,000/month if she was not insured. Health insurance is a mandatory item for us. I offset our farming income with doing automotive work on the side. We are a hard-working farm family, that can not afford the current proposed increases in health insurance. We would have to quit farming and I would have to try to find a job in town that provides health insurance and my wife would be forced to apply for disability.

Please approve the Iowa Stopgap Measure.

Sincerely,
William



- *Kristy Says:*
[August 25, 2017 at 3:00 PM](#) | [Reply](#) [edit](#)

Dear Policy Advisor Pottebaum,

Please do not let Medica increase our premiums. As part of the workforce in Iowa we cannot afford another increase. It seems only the wealth will be able to get medical care if this happens. The poor and middle class have a lot more to give to this country than what the wealthy do. Iowa is a great place to live and more and more people are moving here. If there isn't insurance to offer to people moving here, they will not come and others will leave. A healthy state is productive and an unhealthy one is not. Please deny Medica's plans for the better of the people and the economy. If no one can afford anything except food, gas and insurance, no one will be shopping,

Sincerely,
Kristy