

I am writing on behalf of Juan Ramos. Juan became homeless his senior year of high school at Shawnee Mission East High School in Prairie Village. At that time, a high school counselor contacted my family and Juan has lived with us ever since. Juan was 19 when he came to stay with us in February of 2013.

We immediately had Juan sign up for a high deductible major medical policy so that he could have the constancy of choosing a doctor and seeing the same doctor at each visit. As soon as the Affordable Care Act Health Care Exchange was available, Juan submitted his information. Juan was not eligible for a credit (subsidy) on the Exchange premiums, but instead was listed as eligible for Medicaid. But because Medicaid was not "expanded" in the state of Kansas, Juan was not eligible for that either.

My husband is a teacher in the Shawnee Mission School District (SMSD.) At age 49 he makes approximately \$59,000 per year teaching. The school district pays for his health insurance premium. I am employed part-time and work from home. Adding me (his wife) and our two (biological) sons to the SMSD policy would cost approximately \$20,000 or over one-third of my husband's salary. Therefore, our two boys and I have a high deductible (\$5,000 per person) major medical policy. Health care premiums and medical care bills are a constant and ongoing difficulty we face.

Juan attended JCCC his freshman year and through a non-renewable anonymous scholarship is currently a sophomore at Washburn University. Juan pays \$50/month for his high deductible (\$6,200) major medical policy and an additional \$25/month for a dental insurance policy. Additionally, Juan is making payments of \$50/month to pay off a trip to the Emergency Room two years ago.

Juan's income was approximately \$9,000 in 2013 and approximately \$6,000 in 2014. He currently makes \$7.25/hour working two jobs at Washburn University in the Student Recreation and Wellness Center and as a Student Ambassador giving tours for the University. Juan must give 18 hour-long tours each month to pay his health insurance premiums and his existing medical bill. This amount does not include any other bills that arise as a result of visits to the doctor on a high deductible policy.

Juan was on the honor roll at JCCC and is on the honor roll at Washburn University. He is an absolutely outstanding young man who is studying Criminal Justice with an emphasis in Youth Corrections. Juan already does and will continue to make an amazing contribution to the state of Kansas and to our society through his dedication to serving others and his goal of becoming the best he can be.

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on behalf of:
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