

Date: March 6, 2019
To: House Insurance Committee, Jene Vickrey, Chairman
From: Lucas James Kreider, Wyandotte County farmer
Re: SB 32 – KFB Health Plans, proponent, written only

Hello, my name is Luke Kreider. I farm about 1,200 acres of soybeans and hay with my father; I also have some cattle. I am writing to you to inform you on how bad the health insurance market has become (especially for farmers) since the implementation of the Affordable Care Act (ACA) (most commonly referred to as Obamacare). Before the implementation of the ACA, I had very good insurance. I was a young, single man in my early twenties with cheap insurance premiums and my plan had very good benefits. Now, you will say that I had it good because of my gender and my age; and that would be correct, but that's not the point, the point is that it was good service for an affordable price and I was happy paying it (voluntarily). After President Obama lied to America and said **if you like your plan you can keep your plan and the ACA was passed, I lost my very good issuance and I was forced to buy new insurance from a different company at a price double** what I was paying before with fewer benefits.

Fast-forward four years, I was a little older and a happily married young man who was expecting his first-born child, Adalina. After paying somewhere around \$400 a month for a year we had a beautiful baby girl; the total maximum out of pocket was around \$3,200 for the whole stay. After we had our daughter, our plan had to go to a family plan and could not stay as an individual plan. Our plan for our family went from \$400 a month to around \$750 a month. **My wife was essentially working for our health insurance.** Her take home pay after working a whole month was around \$200 after her insurance was taken out of her check. Fast-forward two more years and we had our second beautiful baby girl, Gabriella. At this point my employer (which was also my father) decided he would take over our health insurance so my wife could be a stay at home mother. Our health insurance was somewhere around \$800 a month and Gabriella's whole stay in the hospital was somewhere around \$5,500. Then after her birth our insurance for our whole family went up to around \$1,000 a month. This is on top of my father's insurance premium of around \$800 a month for his health insurance. Fast-forward another two and a half years and we had our most recent daughter, Olivia. I am a truly blessed man with all these beautiful women in my life. Our monthly premiums are now around \$1200 a month and it is up to around \$9,000 for Olivia's hospital birth and stay (so far). We are still receiving more bills.

So, now just to recap, **our insurance has been canceled every year and replaced by more expensive plans that cover less and less every year** since the implementation of the ACA. And to recap even further, my father (the farm owner) is paying for himself and his sole employee's health insurance premiums every month, and they are about \$2,100 a month combined (that's \$25,200 a year). And, we had to pay almost \$10,000 just to have our last baby. We do not want a subsidy. We want to pay for things on our own. Not to mention, if we went through the ACA marketplace and we took the subsidy, our children would be automatically put on Medicaid. We do not want to have to take our kids to the health department just to get their vaccinations. Our family works hard, we just want affordable health insurance the way it used to be. The Affordable Care Act is crippling businesses and family farms.

Farm Bureau has a competitive option that has helped thousands of people in other states like Tennessee and Iowa that could alleviate the burden from family farms and others alike. Kansas Farm Bureau's Healthcare benefits are a simple but effective way to help people find affordable healthcare. It has already been tried and proven to be very successful in other states. Please think of my family and the thousands of others out there who are struggling and vote in favor of SB32.

Sincerely,

Lucas James Kreider
4501 S. 142nd Street
Bonner Springs, Kansas 66012