

Date: March 6, 2019
To: House Insurance Committee, Jene Vickrey, Chairman
From: Jeffery Grossenbacher, Nemaha County farmer
Re: SB 32 – KFB Health Plans, proponent, written only

My name is Jeff Grossenbacher and I am the 6th generation to farm in northern Nemaha County near the community of Bern. Our family farm was established in 1859 and I may be the last generation to carry on the family farm. My wife and I have five children with three of them married. Unfortunately, one of the major obstacles in any of my children wishing to return to the farm is affordable health care insurance.

Five years ago my wife accepted a job in Topeka so that we could have affordable health insurance for our family. Prior to that we were paying \$1,350 per month for a \$10,000 deductible policy with no dental or vision coverage and an out-of-pocket expense averaging \$10,000 a year. My wife accepting a position in Topeka added over \$25,000 a year back in to our family resources. My wife now stays in Topeka all week so that we can have affordable and adequate health, eye and dental health benefits. To expect young couples just starting out and wishing to return to their family farms to cover health insurance out-of-pocket is too much to ask and why we may not be able to pass on our sixth generation farm to one or more of our children. All of our children have earned college degrees; however, finding jobs in their fields of expertise who offer acceptable healthcare benefits in our rural area is extremely difficult and many times non-existent.

For this reason I urge the Kansas House of Representatives to support SB 32. It will provide the opportunity for young individuals to return to their rural Kansas family farms and ranches without worrying about the necessity to work off the farm to acquire affordable healthcare benefit packages.

Jeffrey Grossenbacher
1943 224th Road
Bern, Kansas 66408