

Date: March 6, 2019

To: House Insurance Committee, Jene Vickrey, Chairman

From: Brian Wetta, Sedgwick County farmer

Re: SB 32 – KFB Health Plans, proponent, written only

Healthcare is an important and necessary aspect of life. Unfortunately, because of rising costs, it has become increasingly difficult to pay for health insurance as a self-employed farmer in Sedgwick County. I am encouraging this committee and the full House to favorably pass SB 32.

I am a 5th generation farmer who is actively trying to buy into the family operation. Making payments on a home, land, and farm equipment exhausts most of my personal income from the farming operation. This leaves a small amount for personal expenses and health insurance. Because coverage and pricing under the Affordable Care Act (ACA) is no longer affordable, I was compelled to drop health insurance this year. When I began farming in the fall of 2011, I was able to purchase a health insurance plan for the price of \$66.17 a month. Since the onset of the ACA, my premiums have risen annually to a point of \$335.59 a month in the fall of 2018. That is a 407% increase in premiums in seven years! To add to my decision to drop health insurance, premiums were going to increase again in 2019 with no additional benefits offered to me plus a very high deductible to worry about.

Farmers, being self-employed with no group insurance plan available, need another option for more affordable healthcare coverage. I urge you to support SB 32. This will allow Kansas Farm Bureau to offer a competitive and affordable option with robust coverage for farmers who choose to take advantage of the health benefit plans.

Thank you for your consideration,

Brian J. Wetta
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