

11.30.18

Dear Insurance Committee,

I have worked in the skilled nursing care billing and finance department for over 15 years. I have seen the elderly struggle with the Managed Care Medicare plans to pay the copayments, deductibles and out of pockets.


I am submitting this letter on behalf of the hundreds of customers I have spoken with regarding this and I can say all of them are on a fixed income and struggle to meet their obligations. The generation that always pays their bills and pays on time become anxious and depressed over the situation privatized Managed Medicare insurance has left them in. They are promised no premiums but do not explain that they will have high out of pockets. The insurance industry flourishes and their customers succumb to death rather than have any more payment plans and debt due to medical bills.

It is extremely sad. This generation holds off seeking the medical care they need and die quietly in their homes.

Also, young families do the same thing. Some of these plans you would have to be catastrophically ill before the Insurance would even cover. Some out of pockets are 15K and upwards. They do not seek medical attention to avoid the medical bills. People die needlessly.... These families cannot afford higher premiums so this is what is left for them. It is disgraceful. We can do better. We should do better. This is America. Honor the people that you say you represent and make a change. Our citizens lives depend on your decisions. Think about that. You can either save lives with universal healthcare for all or you can cause premature deaths.

Respectfully submitted,

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