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Dear Rep. Su Ryden,

I urge your support for HB 09-1273 – Guaranteed Healthcare Act.

My husband has a pre-existing condition and has been uninsured for most of the last 10 years. We have had brief experiments with success, but mostly only to buy a policy that excluded his pre-existing condition for 12 months (making payments, but no coverage for the pre-existing condition). With this fleeting success it was with an HSA on the group market and when money was put in to an HSA (\$125), the money went down to \$91 even though we spent nothing because of bank fees. We might as well have done the usual and paid taxes on our health expenditures as most of the uninsured do since it doesn't exceed 7.5% of our household income (we have been blessed in that my husband's pre-existing condition has been well controlled with medicine – he has epilepsy). However, he did have a 2-hour hospitalization 4 or so years ago, and we paid out-of-pocket with after-tax money for that (about \$5,000 – we financed it).

We have met with representatives on the private market and after further questioning, I realized the policy excluded cancer treatment (they said since it was a hospitalization plan and cancer is not treated in the hospital), excluded "medical supplies" while in the hospital (I asked how much that would cost, and they had no figures), and the policy capped at \$35,000 in coverage and cost \$350 or so a month (this was a few years ago already). My husband was not even accepted for that plan even though it was a TERRIBLE plan. My husband mentioned he had cancer when he was 18 and they no longer wanted to sell us a policy that gives a cash bonus if you get cancer.

Senator Mitchell was recently in the news saying that women should pay more for a policy since they "cost the system more". This is mathematically correct, but morally outrageous. It is also morally outrageous to me that a small-company employee's life is less important than a person who works for Starbucks or a big company. We should have freedom to work where we want. I was recently laid off, and most of my interviews have been at start-ups or with, for example, a hospital. The start-ups of today are the jobs of tomorrow.

This whole system is morally outrageous and statistically correct. It is also horrible for the economy. We urge support for HB 09-1273 – Guaranteed Healthcare.

Sincerely,

Kim and Patty Sullivan
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