

Statement of Diane Bullock – October 18, 2018
646-645-3972 (c)

Connecticut takes a lot of pride in having one of the best health exchanges in the country. My guess is the people celebrating it aren't the ones using it. Because as a person who's been on the ACA since it began five years ago, I have a very different opinion.

My husband and I have watched our rates jump by double-digits year after year. In 2018, our premium is now just under \$1,120.00 a month. It's a silver plan that doesn't include vision or dental and excludes \$40-\$50 copays for doctor visits. God forbid we get sick and actually need to use our insurance, we'll need to cough up another \$7,400 per couple. And, of course, that deductible resets every single year.

This year we both decided to do the responsible thing and get wellness checkups with our primary care doctor. We got billed for over \$400 for routine blood work, which we've been paying off in monthly installments.

All a couple has to earn is \$62,000 a year and the government considers this insurance "affordable." As individuals, earning \$31,000 makes you too rich for a tax credit.

We have no idea how we'll afford another increase in 2019 and are actually discussing going without insurance for the first time in our lives. It's a discussion that was absolutely unthinkable for either of us until now.