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General Comment

The ACA has made it impossible to afford insurance coverage. I am a farmer in central Pennsylvania. This year's costs would have been over \$2400 per month for the two of us with a \$7000 deductible. There were only two providers to choose from. Since farm income varies every year we do not know in advance if we qualify for a subsidy or have to pay the full rate. This makes it impossible to know what our costs will be. At the full rate we would experience outlays of \$35000 for premium and deductible before the insurance would begin to cover us. This is just too high a cost to even consider. We currently are in a faith based cost sharing plan we hope will be there if we need it. Total outlay would be \$11,000 for premium and deductible. One of the disadvantages to these faith based plans is they do not negotiate as steep a discount for services as the insurance companies do. Often it requires more negotiation on my part to settle claims.

One of the most upsetting features of our current system is that a provider may accept from an insurance company only 10 or 20 percent of a providers bill as full payment, while charging a faith based plan or self insured individual the full rate without any discount or very little discount. If you can't pay their bill, they turn you over to collection agency to get paid. I think we need to find a way to level the playing field in terms of what providers can charge regardless of the coverage plan.