

# Vosburgh Farms

Justin K. and Karen L. Vosburgh  
1103 West Highway 50  
Macksville, Ks. 67557

Telephone 620-348-4725  
Cell Justin 620-546-3281

March 6, 2019

The Honorable Jene Vickrey  
House Committee on Insurance

Re: Testimony in Support of SB 32

Mr. Chairman and Members of the Committee,

I'm a 55-year-old farmer from central Kansas. I'm writing to you asking for you to support SB 32. Karen and I raised five children, all married. My daughters live in Benton, Manhattan and Colby. My sons live in Macksville and are active sixth generation farmers on this multi-generational farm.

My health insurance is with BCBS and my rates are up 2600% in 34 years. They are within 6% of doubling since 2010. Last year was 11.4% increase. I've tried to find alternative insurance. BCBS has told me to stay grandfathered in. Their new policies don't even offer coverage as good as what I have. My potential total out of pocket is \$25,417 for premium and deductibles not including prescriptions, dental or eye.

My daughter's family that lives in Benton, found out just weeks before Christmas that her husband's job and a division of the company he worked for was being eliminated. He has found part time work, but they can't go to the marketplace and get anything but high deductible insurance and still take care of three kids and themselves. She currently works from home teaching piano to area children.

My daughter in Manhattan is covered through her husband's employer.

My 27-year-old son has marketplace insurance with two kids and a wife; their premium will be \$1183 month (\$14,196 annual) with out of pocket expenses of \$14,500 possible. This is nothing more than catastrophic insurance. They may receive a partial premium refund in December based on a poverty chart, which is dependent on farm income.

My youngest son and daughter are covered by our policy till they turn 26. This son has a new baby girl and she has her own policy.

I have investigated a group plan for the farm and there is nothing to be found. A BCBS representative, after 45 minutes, told me to stay on my grandfathered plan, pay my sons a stipend and have them go to the marketplace and buy their own.

We need competition and an alternative for this farm and my family. Health care has now become one of the most concerning issues and costs on our family farm. Please support SB 32 and Kansas farmers. This issue is so important to me and our family and Kansas farmers.

Respectfully,

Justin K. Vosburgh