

January 17, 2020

Dear Legislators,

I am writing this letter out of sheer frustration. My 29-year old son, through a series of bad choices, is a heroin addict. He has not held a job in over a year and due to his age, I am unable to cover him on my health insurance. I have learned that in order to be eligible for Obamacare, your income must fall within a small window, and because he has no income, he is not eligible. I have looked for health insurance for him and found it to be very expensive. Medicaid is not an option because he's not disabled.

I am a Kansas law enforcement retiree who has health insurance through my former employer, costing me almost \$500 a month. After my retirement, I took another full-time job to help offset the increase in my own health insurance premiums. Health insurance I was able to find (and afford) for my son, costs me more than \$100 a month, and is more of a catastrophic plan with high deductibles and co-pays. As a result, my son has numerous outstanding medical debits which he has no income to pay.

My son wants to end his heroin addiction, but there are few in-patient treatment programs available in Kansas unless you have high quality health insurance. His catastrophic health insurance doesn't cover addiction treatment and private pay in-patient treatment facilities cost anywhere from \$6,000-\$30,000 a month. I've been told Kansas has very limited funds for in-patient drug rehab programs and few treatment facilities accept State funding, and there is a waiting list to get in.

So, I am reaching out for some help. How does someone like my son obtain health insurance? I can't afford to pay another \$500 a month for health insurance for him when I had to take a job after more than 30 years in law enforcement to pay my own health insurance premiums. We are doing a real disservice to citizens who want and need health care and can't afford to obtain the care they need.

More and more we hear about mental health and substance abuse as a major concern in our country. From where I stand, all I hear is talk; no action. I am urging you to take steps to make affordable health care and health insurance available to people who need it.

I am willing to talk to any of you in greater detail. Thank you in advance for your action on this very critical issue.

Sincerely,

Lori Marceau
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