

September 15, 2015

To: Governor Nikki Haley

From: Dave Osterfeld

First, forgive the length of what follows. I have purchased health insurance the last 18 years with all premiums and expenses coming out of my pocket. My wife and I eat healthy, exercise daily and do all we can to insure we remain in good health. We were recently informed that Coventry will no longer allow us to continue our policy. We are being told we must purchase an Obamacare policy. We are 61 and 59 years old and it appears as if our premiums will increase by 150 to 200%. We're baffled as to why people who work hard and focus on being in good health are being penalized. A few concerns/points follow:

- (1) With any other form of insurance the consumer gets to choose what best meets their needs. If I have a 15 year old car I may choose to not carry collision or comprehensive. It's not forced on me. I mean what is so bad about having more CHOICES even if it's under Obamacare? Obama said the 'old' high deductible plans were 'lousy' which implies our policy at \$425/month with a \$10,000 deductible is lousy (even though it covered annual physicals, prostate exam, mammogram, colonoscopies at no cost to us) but we're supposed to feel good about now having a \$12,700 deductible and pay close to \$1000/month. And for that we get coverages we cannot ever use (maternity, pediatric vision, pediatric dental, mental health coverage although the latter I may need given my frustration the current implementation of Obamacare). So per Obama we are supposed to feel better now that we would need to shell out about \$25,000 before we meet our deductible versus our current plan where we'd only pay a max of \$14,500? That is NOT 'affordable' care in my opinion.
- (2) No personal accountability. Take auto insurance If I'm a poor driver with a wreck or two, speeding tickets, have points and you're a driver with a spotless record I pay a higher premium due to my risk factors. But with health insurance we seem to not care if people are couch potatoes, go to all you can eat buffets, never exercise, use drugs and engage in other higher risk behaviors. We know almost 70% of the US is overweight or obese and many of them who now have pre-existing conditions brought them on due to their own choices and lifestyle. And risk factors extend in other insurance areas. I had a friend who had a few homeowners claims in Michigan and she eventually was not renewed by State Farm. I'll never win this but I think there should either be a penalty (or surcharge) for people who make poor health choices or some reduced premium for those who do all the right things. I understand insurance pools and that there are higher risk people in them. But people who consciously make poor choices that create more health risks, and higher treatment expenses for themselves, should be tossed into a higher risk pool with higher premiums or make the necessary lifestyle changes to stay in a lower risk pool.
- (3) Right now Obamacare has one basic policy with 4 levels of coverage from Bronze to Platinum. Expanding to multiple choices of the basic plan and maintaining the 4 levels is not rocket science for insurers to implement. They could do it since they've always offered many, many policies in the past. When I'd search on

ehealthinsurance.com for policies I'd have literally hundreds of choices from very low deductibles to the catastrophic choices and a wide range of responsibility after meeting deductible from 60/40 to 100/0. We have the 100/0 meaning we pay zero after hitting out \$10,000 deductible, which we never have due to our focus on good health. But we would be protected from any expense for a truly catastrophic illness like a heart attack since insurance would pick up 100% after we paid \$10,000. Insurers could offer more plans without much work as they could go back to some of the now 'non-compliant' plans and resurrect them. Do you know of any other form of insurance where you do not get to choose what coverage is applicable to you? Homeowners, Auto both allow plenty of choices. Why can't consumers have choices with health insurance? One size does not fit all. Can't you as Governor put some pressure on the insurance companies to continue to offer the policies that are being canceled? The administration in Washington ruled in March 2014 that non-compliant policies can continue to be offered through late 2016.

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