

566 Henderson Road
Varnville, South Carolina 29944

November 16, 2014

The Honorable Nikki R. Haley
Governor of South Carolina
The Governor's Mansion
800 Richland Street
Columbia, South Carolina 29201

Dear Gov. Haley:

I am a US citizen and a resident of Hampton County, South Carolina. I am writing to you for several reasons. First, I am sharing a copy of a letter I mailed recently to the Honorable Barack Obama, President of the United States. Second, I wish to be informed of your plans regarding health care coverage for the uninsured in South Carolina. Third, I wish to ask that you and other state and national leaders refrain from taking actions linked to mere partisan desires, but rather focus your efforts on America and the values and traditions that once made America strong and great.

As you may recall, I wrote to you during 2013 and during early 2014. Let me share that my parents, Warren and Juanita Dunbar Doctor, taught me to love and respect God, and to respect those in positions of authority. Dad and Mom constantly reminded me of the fact that God is Head of government and that God established government (Romans 13:1-8). He did this for a purpose. He wanted a peaceful and ordered world. Because God is Head, peace and order comes from Him. But, when government shifts from its true Head, violence, oppression, and disorder arise. Society suffers. Our society is suffering now because our government has shifted to another head- a wicked head. If and when government does not take steps to address/correct its wrongs, God does. With this said, I must share that a need exists now for our government to re-attach itself to its true head and likewise rid self of corruptive and deceptive practices. The deceptive measures and practices are causing major problems among residents because they are ensnaring them- innocent people.

Because the core of the problems is resident with our government, our leaders must be approached about them. Speaking to others will not help. It will only make things much worse. For this reason I am approaching our leaders with the problems and asking for corrective steps be taken to address them. You are our leader here in South Carolina. So, I am writing to you. Just as I've shared my letter to President Obama with you and other leaders, I am sharing this letter to you with President Obama and South Carolina leaders.

We need to clean up government before we do anything else. Things have gotten so bad that I had to report the IRS to the Honorable Thomas C. Smalls, Sheriff of Hampton County, South Carolina. Several calls came into my house from callers who identified themselves as employees of the IRS. The callers did not ask to speak with anyone. They just stated that it was an important and urgent call and they left a telephone number to be called. When I dialed the telephone number, individuals would not state the issue involved. They would only say, "You know what I'm calling you about. You had better get a lawyer because you are going to jail." This would follow each time with threats, etc. from them. I called one number given and someone who stated that he was head of an IRS department in Washington answered. He was terrible! I checked and it was an IRS telephone number. Governor Haley, I telephoned and spoke with Sheriff Smalls thereafter. I expect more from our government. First of all, I respect government and I expect respect from government. Our tax dollars should be spent far more wisely.

Windley, Helen
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As stated earlier, a certified counselor at Hampton Regional Medical Center informed me on January 28, 2014 that the Marketplace health plans were not affordable to me. The certified counselor shared it verbally and in writing. I wrote you and others thereafter. Nothing in my situation changed thereafter. Then, on October 29, 2014, I received a letter from the Health Insurance Marketplace of the Department of Health and Human Services in London, Kentucky. Rather than state that I did not qualify for a plan because they were not affordable to me, the letter stated: "Our records show that you applied for coverage through the Health Insurance Marketplace for 2014, but you either requested that your coverage end before January 1, 2015, or you aren't enroll in a plan through the Marketplace". In the letter I was also informed of the next Open Enrollment Period. I called 1-800-318-2596 and spoke with a representative. I explained that I was informed that the plans were not affordable on January 28, 2014. The employee stated that the certified counselor here was in error. She said that the Marketplace had affordable plans. I believed her and thought that the certified counselor was in fact in error. She completed my application, gave me an Application ID Number, and told me to call to enroll in a plan on November 15, 2014. Thereafter, I received another letter from the Health Insurance Marketplace. It stated, "Thank you for reporting a change in circumstance to the Marketplace." I did not report a change in circumstance because I had no change in circumstance. The letter of October 29th informed me that I was eligible to purchase health insurance through the Marketplace and that my next steps were to choose a health plan and make the first month's payment. I followed the directives. I called to enroll in a plan before 8:00 AM on November 15, 2014. The first plan I was offered had a premium, which costs \$1,000.00 per month. The premium was more than my income per month. I asked for others. The plan with the lowest premium was one that paid 60% and required a monthly premium paid in the amount of \$392.00. I asked for something lower and was told that there were none. I told the representative to end the process and asked for a print out of everything he shared, along with a letter stating that I ended the enrollment process because the plans were not affordable to me. I was told that a letter could not be mailed to me as requested. The representative spoke with his supervisor. The representative then told me that I needed to finish the enrollment process. I reminded him of my monthly income. He stated that he was aware. I asked to speak with his supervisor. He placed a supervisor, Mrs. Krine Cooper, on the telephone with me. I explained the situation to Ms. Cooper. She stated that the reason the enrollment process ended could not be stated in a letter and mailed to me. It is clear that a willful attempt is being made not to state the real reason(s) enrollment is not taking place. For to state the reason would be an acknowledgement that the Marketplace plans are not really affordable to the poor. Yet, when we fail to enroll in a plan, we face the possibility of a penalty.

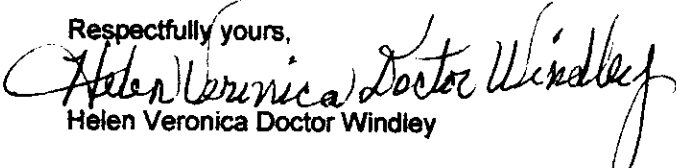
Because of the issues involved as stated above, please share with me your plans as they relate to uninsured and underinsured residents of South Carolina, especially the poor and women. I included women because women tend to suffer from poverty at a higher rate in South Carolina. In addition, according to the South Carolina Department of Health & Environmental Control, South Carolina has one of the highest rates of uninsured women in the nation.

Please place your party interests aside and focus on the good of America. Some political parties now cease to exist. We do not wish the same for my great love, America. I LOVE America. So, please join as a team member with others unlike and like yourself and take steps to address issues impacting America. Work as one and help clean up corrupt government and make America an honest, safe, and healthy place to live again.

If you wish to speak with me, feel free to call 803-943-3696.

Thank you.

Respectfully yours,


Helen Veronica Doctor Windley

566 Henderson Road
Varnville, South Carolina 29944

November 15, 2014

The Honorable Barack Obama
President of the United States
The White House
1600 Pennsylvania Avenue NW
Washington, DC 20500

Dear President Obama:

I am a US citizen and a resident of Hampton County, South Carolina. I wrote to you several times earlier this year and I am writing to you again to express a need for changes in the Affordable Care Act ("Obamacare"). Many aspects of the Act are conflicting. In addition, it is not affordable to the poor and needy. Thus, it needs to be amended.

I shared with you earlier this year that I attempted to enroll in a health plan on January 28th. At such time a certified counselor informed me orally and in writing that the plans were not affordable to me. I expressed the issue to you and other leaders thereafter. Then, on October 29, 2014, I received a letter of October 20, 2014 from the Health Insurance Marketplace. I was informed about the next Open Enrollment Period. After reading the letter of October 20th, I telephoned 1-800-318-2596 and spoke with a representative. I informed the representative that I was informed that the plans were not affordable to me. The representative stated that the plans were affordable and she stated that the certified counselor was in error in stating that the plans were not affordable. The representative completed the application I began on January 28, 2014, gave me an Application ID Number, and directed me to call on November 15, 2014, to enroll in a plan. Thereafter, I received a letter of October 29, 2014 from the Health Insurance Marketplace. The letter was sent to share the results of my application. I was informed that I am eligible to purchase health coverage through the Marketplace and that my next steps were to choose a health plan and make the first month's payment. I followed the directives given to me by the Marketplace. Before 8:00 A.M. this morning, I telephoned 1-800-318-2596 and spoke with a representative. As he moved me through the enrollment process I discovered that the certified counselor was correct. She was not in error. The health plans offered were not affordable. As a result, I stopped the process, informed the representative that the plans were not affordable and requested a letter to the effect. He stated that he could not send me a letter as such. I told him that I needed proof that I attempted to enroll and the plans were not affordable. He spoke with his supervisor and stated that he could not send me a letter. I asked to speak with his supervisor. He placed a supervisor on the telephone with me. We spoke and I shared that the health plans offered were not affordable and I needed a letter stating it and the fact that I attempted to enroll today. She said that she could not mail me a letter. She instructed me to go online and get details. I asked for a letter pertinent to our conversations and the representative's efforts today. She held that she could not comply with my request of them. I requested her name and told her the reason for my request. I told her that I wanted a letter as proof that I attempted to enroll. I stated, also, that I wished a copy of a letter to share with you and with my national and state leaders so that they could see that the plans are not affordable to the poor. I feel that you will take steps to address the issue once it is known to you that the plans are not affordable to the population the Act was intended to target. The supervisor gave her name by my request as Ms. Krine Cooper, Supervisor of the Marketplace- Southeastern Region- USA.

I explained to Ms. Cooper that I did not wish to report them. I only wanted to ensure that our leaders were aware that the Act still is not effective for the poor. You cannot take steps to correct flaws if you are not aware that they are present.

A health plan presented today with the lowest monthly premium was in the amount of \$392.00, and it paid 60%. It is better than no plan, but it is not affordable. For more than fifteen years I took care of my parents who had coverage via Medicare. They had to pay 20% of the cost. Their medical expenses soared even with the 20% they paid, and their income was much higher than my income is now. I do not qualify for tax credits, etc. I was told today that I would be expected to remit the full amount due monthly. The representative presented one plan with a monthly premium of \$1,000.00. The premium per month is more than one hundred dollars more than my monthly income, Mr. President. Please note that I do not wish handouts. I want to be able to purchase an affordable health plan. I wish the same for other Americans, especially those who are poor and needy. We do not need to face penalties because we do not have coverage. We need to be offered that which is affordable for us. Let me caution about penalties from an experience I had during the 1980's.

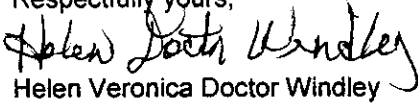
I am 5'3" tall and I weigh less than one hundred pounds. Being tiny and teaching middle school students, I decided that I needed to take on a tough approach with my students. I had to look up to see in most of their faces. Some were twice my weight, especially the males. I had one student who failed to bring his textbooks to his classes daily. He did not bring in homework, slept in class, fought in the cafeteria, and did not bring any school supplies to school. He received a failing grade in most of his classes. I assigned him an "I" and told him that I had to have a home visit (I kept him indoors for several weeks during recess as punishment). I obtained his home address from the school guidance counselor. I drove to the site and found a service station there. I was puzzled. Several days later, I checked with the counselor again and requested his address. She informed me that he had a new address. I drove out to find the family. I drove up to find a pickup parked with a camper cover on the back. A small store with outside restrooms was located in front of the truck. It was parked with the hood facing away from the highway. I parked and noticed eyes peeking out the back of the truck. They disappeared. I walked over near the truck and a head popped up. It was my student. I asked why was he hiding in back of that old truck. He just stared at me. At that time, a female stepped outside and closed a door marked "women's". It was a restroom. She introduced herself and I introduced myself to her. She was the student's mother. I explained what was taking place at school and asked how we could work together as a team to address the issues we were experiencing with her son. She began to cry. She shared their plight. President Obama, the student's family had lost their home. They were living in back of the old truck and parked near restrooms to use them. It was cold and they had no source of heat. Tears began to roll down my cheeks. I was hurt that I had punished the student. The mom and I embraced each other. I asked the mother's permission to share their situation with another teacher named Mrs. Clara Carroll. Mrs. Clara Carroll was a secret social worker for needy students at the school. She secretly took care of known needs among students. The student's mother granted permission for me to share with Mrs. Carroll. I shared the plight with Mrs. C. Carroll, Mrs. Carroll's church adopted the family privately, and the student began to do well in my class and all of his other classes. I made a huge mistake. I was tough before I knew the facts about those I served daily. I learned the hard way. I punished an innocent child when I needed to embrace him. But, I made changes as a result. I had home visits each year and loved them. Now, my advice to you is that you and other leaders refrain from being tough before you get the facts from those you serve. It is time for home visits.

So, please take a moment to consider making needed changes in the Affordable Care Act. You desire to help Americans. We appreciate your desire and your efforts. But, please realize that the Affordable Care Act is not reaching the poor and their needs. It is my belief that our local, state, and national leaders need to meet with their constituents for the purpose of discovering their health and healthcare needs. Once the needs have been identified, our leaders need to gather together as one and take steps to address them from their unique perspectives - local, state and national. Once national needs have been identified, national leaders from both political parties need to meet together as one, become a team, and devise a plan to effectively address the identified needs. Because of the team approach I wish to see utilized, I am sharing copies of this letter with other affected state (South Carolina) and national leaders. Please join together as one

and make America a healthy and safe place for all to reside. Think America and forget about political parties. Help make America strong again.

Thank you.

Respectfully yours,


Helen Veronica Doctor Windley