

ISSUES I WANT TO DISCUSS DURING THE MEETING ABOUT INS.

PREMIUMS--- PREMIUMS HAVE JUMP WHILE THE COVERAGE DROPS

DEDUCTIBLES--- THERE IS NOT ONE DEDUCTIBLE BUT INDIVIDUAL AS WELL AS FAMILY PLUS CO INSURANCE

MY POLICY INCLUDES PEDIATRIC VISION AND DENTAL BUT WHEN WE GO TO THE EYE DR IT IS OUT OF POCKET CAN'T MEET THE DEDUCTIBLE

OBAMA CARE--- THIS IS NOT AN OPTION FOR PEOPLE WHO ARE SELF EMPLOYED AS RANCHERS OR FARMERS WE ARE NOT ABLE TO GUESS OUR SALARY FOR THE UP COMING YEAR. WITH THIS IN MIND YOU ARE THEN PENALIZED FOR MAKING OVER THE PROJECTED AMOUNT.

WHO IS THE FEDERAL GOVERNMENT AND HOW ARE THEY ABLE TO REGULATE THE PREMIUMS AND DEDUCTIBLE'S. HOW DO THEY COME UP WITH THIS.

HOW FAIR IS IT THAT MY DEDUCTIBLE JUMPED FROM \$750 TO \$2000 IN ONE YEAR PLUS AN INCREASE IN PREMIUMS.

WHAT WE PAY FOR 1 MONTH OF INSURANCE \$1875.87 WHICH IS \$22,510.44 A YEAR THEN HAVING TO PAY \$2000.00 PER INDIVIDUAL PLUS A FAMILY DECDUCTIBLE PLUS CO INSURANCE. THIS RAISES THE TOTAL TO WELL OVER \$30,000.00 A YEAR.

MY INSURANCE USE TO BE 80/20 I DID NOT CHOOSE TO CHANGE IT TO 70/30 THEY DID. THE PREMIUM DID NOT GO DOWN BECAUSE OF THE CHANGE BUT ONLY WENT UP ALONG WITH COVERAGE CHANGES.

INDIVIDUALS WHO ARE SELF EMPLOYEED SEEM TO BE COVERING THE COST OF PEOPLE WHO ARE NOT INSURED AND/OR PEOPLE WHO ARE ON WELFARE. I HAVE A GREAT EXAMPLE ON THIS ONE!!