

My name is Christie Hamman. My husband and I are both self-employed real estate professionals in Prescott, Arizona. We have been self-employed and self-insured for over 30 years. We and our children have been fortunate enough to be in relatively good health and non-smokers so it has always been our choice to have health insurance with high deductibles and lower premiums. This has worked well for our family. We have insurance presently through Blue Cross Blue Shield of Arizona with a \$5000 deductible per person. It is a policy that is designed for relatively healthy people with well care and co-pays to doctors for a limited number of visits per year. We live in a smaller town with limited health providers and most take Blue Cross Blue Shield which is why we have had them for many years. The lower premiums have fit into our budget and we have had the opportunity to have a Health Saving Account to cover health expenses before meeting our deductible. Our premiums this last year have been \$550. Per month for ourselves, our college age daughter, and our 25 year old son who has not had coverage through his work to date.

I was not ever enthusiastic about a government run health care mandate or system. I understood that many people in our country could not afford health insurance or adequate health care. I was sympathetic to their plight and was willing to have our premiums go up marginally that others could have insurance. I believed President Obama when he repeatedly stated that if we like our insurance we would be able to keep it, period! I never imagined what would happen to a middle class family like ours.

In September of this year, I received a letter from Blue Cross Blue Shield of Arizona informing us that our plan was not grandfathered in and would not be available at our renewal in January of 2014. They told us we would be able to move to another BCBSAZ plan at that time. Upon speaking to my insurance agent, I was told that we would have significantly more comprehensive insurance including maternity and pediatric dentistry which obviously is not useful for our family. He said the plan closest to ours that we have would still have a \$6000 deductible per person but the premium would now be \$1701. Per month. To say the least, I was stunned by the increase.

Since my husband and I are in real estate it is difficult to know what our income is from year to year. Over the last couple of years though, we have earned just over the \$94,200. threshold that would allow us to benefit from any sort of subsidies.

I also checked the Obamacare websight and used the subsidy calculator and found out that if our adjusted gross income was \$95000. There would be no subsidy available and our approximate premium would be \$1387. per month or \$16,642. Per year which would be \$17.5% of our household income. I then estimated that our adjusted gross income was \$89,000. And I was given an estimate of \$8,187. in subsidies by making \$5000. less per year. This would equal 9.5% of our household income. If we were to underestimate our adjusted gross and take advantage of the subsidy and then make more than that, we would then owe the entire subsidy back to the government.

With premium increases like these, it is a total game changer for our family. The thought of health care premiums for healthy non-smokers costing between 17% and 20% of our income is unbelievable. We have been offered a reprieve from BCBSAZ until December 2014. This letter informing us of this came just last week. If nothing is done about the effect that Obamacare is having on the self-insured middle class then next year at this time we will be looking at these huge premium increases. That could for the first time in our lives, leave us uninsured or having to make life changing decisions.

This is not what our President promised us. We have worked hard to provide for our family, be responsible, pay our bills and taxes. This is not playing out as we were told. We urge you to make changes to Obamacare that would prevent this from becoming our reality.