

Nov. 22, 2013

Hello. Thank you for the opportunity to speak today and voice my concerns for the Affordable Health Care Act.

I am one of those who recently received an astronomical increase of my insurance rates from Blue Cross Blue Shield of NC. As you can see I am a woman. I am healthy. I take no prescription medications nor over the counter meds.

My monthly health insurance premium for 2013 is \$395.60. Beginning in January 2014 my renewal rate will be \$713.11. This amount of \$713.11 is higher than my mortgage and second mortgage combined. This amount will, in all likelihood, continue to rise every year. I also have a higher deductible and higher out of pocket amount, but of course, I now have maternity coverage. I can also get free birth control pills which at age 58, I am sure I will need both frequently!

As we all know, while President Obama, on numerous occasions, was telling the American people "If you like your health insurance, you can keep it." But we know now that the opposite was true. Now, you can call this deception, deceit, falsifying information, fabrication, whatever, but the bottom line is no matter what nicety you give it, a lie is a lie is a lie! Our very own NC Senator Kay Hagan was right there along side Obama delivering the same message. Senator Hagan stated 'People who have insurance they're happy with can keep it.' "We need to support the private insurance industry so that people who have insurance they're happy with can keep it while also providing a backstop option for people without access to affordable coverage." This is another lie. (National Journal's Congress Daily 6/18/09). Women like me are being hurt by these lies and changes brought about by this unjust law. We now have fewer choices than we have ever had.

I am thankful that Congressman Patrick McHenry voted against this law.

I contacted my Blue Cross/Blue Shield agent asking what alternatives are available. His reply to me was, "No one is sure what is happening." He checked the subsidies amount and because I am married, and my husband and I make just above the \$62,040 amount, I am disqualified. Oh, by the way, if I were not married, I could live with my boyfriend. We could make \$45,000+ each, that's \$90,000, and qualify for subsidies in the Affordable Health Care Act. Oh, and by the way, the name "Affordable Health Care Act" is a lie just by virtue of the title alone. It should be called the "Unaffordable Health Care Act."

This huge increase in my monthly insurance premium and higher out of pocket expense and deductible does not provide any more coverage nor does it provide better coverage.

The American people did not ask for nor vote for this "Unaffordable Health Care Act." (Excuse me, "Affordable Health Care Act.") For people not to have a choice in keeping their insurance, to be required to buy insurance that they do not want and be fined for not doing so takes precious freedom away from every American. How Supreme Court Justice Roberts could have cast the deciding vote as constitutional is beyond any reasoning.

If this same scenario was my car insurance, I would be calling another company, getting better rates and adjusting the coverage if necessary. Now because of the ten required government inclusions, I am paying an unfair price for less coverage. I did like my insurance coverage. Most Americans do. Another lie that is circulating at this present time is that most Americans do not like their coverage. There is an ole saying that goes, "Tell a lie long enough and it becomes the truth." This is the foundation for ObamaCare and Obama's

administration for that matters. President Obama wants his legacy to be ObamaCare. This is what his whole presidential tenure has been based. But the legacy is going to be, "Obamacare is a lie."

We had the most wonderful health care system in the world until this President for reasons of control began dismantling it.

As a woman, President Obama and Senator Kay Hagan, has taken away my choice and with my choice, my rights and freedoms. I have talked to other women who are in similar situations as I am or their policy was canceled altogether. I have friends who recently retired. Their policies were cancelled under the Affordable Health Care Act. And for others, well:

They cannot get on the web site.

They cannot afford insurance.

They cannot afford the penalty for not having insurance.

The bottom line and the truth which we will not hear from this President, is this has never been about health care. It is about control. Think about it, a majority of Americans had some type of health care coverage. Why not let those Americans keep it. Our taxes are going up anyway, who do you think is going to pay for Obamacare? Why not provide coverage for those without. This would be a win-win situation. Americans would be happy to keep their insurance. Those without insurance are now happy because they have coverage. That is what makes sense if Obamacare has never been about control. But Obamacare is about control. What better way to control the lives of the American people than through health care. It is the #1 issue that concerns us all. It is the gathering of all kinds of information into one system about you and me.

President Obama in his rising to power has side stepped the Constitution, passed laws without congressional approval and use Executive Order powers more than any other President in the history of our nation. This is not about race. This race card argument is built on another lie. The people who play the race card forget that if this were about race; President Obama would never have been elected in the first place. This is about an inapt President, who pushes bad policies and when they fail, lie to the American people that it was not his fault. Americans have been patient and kind to this President. For any other President who has told as many lies and pushed the underhand polices that President Obama has, would have already been impeached by now.

I am concerned for all women, men, children and families who will suffer undue stress, financial hardship, and lack of medical attention brought about from the failure of Obamacare.

I sincerely thank you for this hearing today to voice and share my concerns.

Committee on Oversight and Government Reform
Witness Disclosure Requirement – “Truth in Testimony”
Required by House Rule XI, Clause 2(g)(5)

Name: Sherry P. Overbey

1. Please list any federal grants or contracts (including subgrants or subcontracts) you have received since October 1, 2011. Include the source and amount of each grant or contract.

None

2. Please list any entity you are testifying on behalf of and briefly describe your relationship with these entities.

None

3. Please list any federal grants or contracts (including subgrants or subcontracts) received since October 1, 2010, by the entity(ies) you listed above. Include the source and amount of each grant or contract.

None

Sherry P. Overbey

November 18, 2013

I certify that the above information is true and correct.
Signature:

Date: