

On behalf of the Southwest Indiana Association of Health Underwriters I would like to thank Chairman Phil Roe, Representative Larry Buschon and the witnesses who testified in the field hearing, “The Recent Healthcare Law: Consequences for Indiana Families and Workers”. What an honor for the city of Evansville to host an official hearing that is now a permanent part of the congressional records.

The proponents of PPACA touted the benefits of the law implemented thus far. I think we all agree, regardless of cost, that preventive care with no cost sharing, elimination of lifetime maximums, coverage for dependents to age 26 are all good measures that keep US citizens healthy. The reoccurring theme among business owners was with the rising costs of commodities, increase in taxes and razor thin profit margins they cannot afford to continue group health insurance and will opt to pay the fine and let employees find their own coverage on the Health care exchange. One employer wasn't sure how the company could afford to do either.

What PPACA does not address is affordability, cost containment, tort reform/defensive medicine, personal responsibility and the eventual strain on Medicaid and Medicare. Medicare is projected to become insolvent in 13 short years. The influx of people with chronic health conditions will only speed up the timeline. States with already strained budgets will not be able to afford additional Medicaid recipients who will expect to receive the same level of benefits as the people before them.

This law was pushed through without any input from the many health care professionals elected by their constituents. The promise of keeping your current health insurance if you like it is not going to be a reality for most Americans. With the national unemployment rate at 9.1 and the government's debt at nearly 14.294 trillion, this law is an impediment for companies to hire, expand and thrive. Taxes will only increase to pay for the additional insured lives, many of who will pay a token fine instead of purchasing government mandated insurance and enroll once they become ill. The Dollar is already weakened and the government is on the verge of a shutdown or default if the debt ceiling isn't raised. I sincerely hope the dialogue stays open and that more Health, Employment, Labor and Pensions committee members are able to attend additional field hearings because PPACA in its current state is not feasible for long term sustainability.

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