

On a personal note:

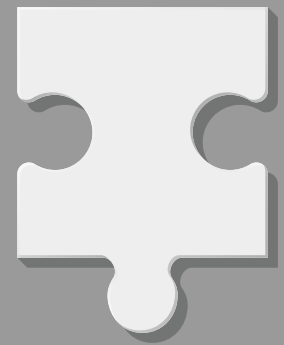
Mark Deschenes, Insurance agent with 34 years experience in health insurance.

ACA - "Obamacare" Short Term Medical insurance fills in the GAPS in Obamacare which is fatally flawed.

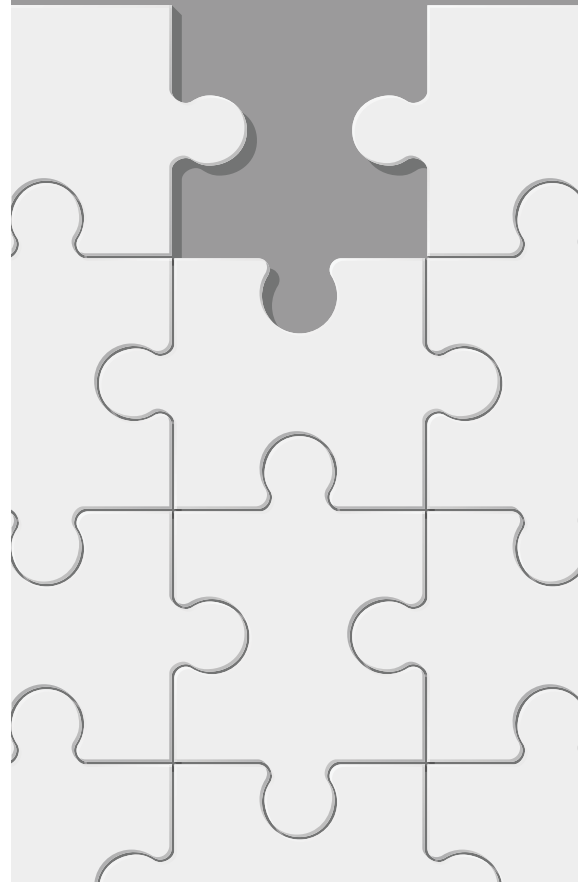
ACA plans started out with the premise of guaranteed issue & no Pre-existing conditions. With the idea that it was **"not fair"** to not offer coverage to such an individual. This was flawed- In Texas we had the Texas Health Insurance Risk Pool which offered quality affordable & even sliding scale low income subsidy coverage to applicants. This coverage did not use a single tax dollar to survive for YEARS. I submit that such a model should have been duplicated in all states and stop the huge waste of tax dollars.

Obamacare is fatally flawed by the lack of benefit flexibility. Since the plan designs are so rigid, and the access to care so flippant, the loss ratios are horrible. The result is after only a couple of years functioning, the carriers have had no resort but to change the only thing they can... THE NETWORK. The Johnson Wood foundation states that 4 out of 10 plans nationally has Skinny or Super Skinny networks. Point blank only DR Sues and the 3 Stooges take Obamacare. Seriously-- centers of excellence like MD Anderson Cancer center DO not take a SINGLE Obamacare plan available in the State of Texas! Do you know why? I do - the regimen and reimbursement rules in place. **TO OWN OBAMACARE ACA INDIVIDUAL PLANS IS A DEATH SENTENCE WITH CANCER DUE TO THE FACT THAT YOU CANNOT GET TARGETED TOP NOTCH CARE.**

Cost- Your document says "we need to close this gap (short term medical) to protect the cost and make insurance affordable for all Americans". HOGWASH- The relatively small number of Americans who utilize Short Term Medical is projected at 500,000 to 1 million people, ACA has 16.3 million people and most of them are highly subsidized or you would have next to no one. No one wants to pay \$2000 a month for their family & adding a few more members statistically at most 6% of your enrollment is not going to change the factors that are driving up costs. IT will however force that same 500,000 to 1 million Americans to pay double or triple what they are paying now & kick thousands of existing patients out of their own doctors offices. Worse still, many who are receiving treatment at centers of Excellence like MD Anderson will be cut off from life saving care & their deaths will be on YOUR hands!



We find the coverage pieces that only **you need** for your family, self employed or business.



AS an adjunct to cost – with MY family for example where I pay approximately \$843 a month for a quality (NOT JUNK AS YOU LIKE TO CALL IT) Short Term Medical Plan my having to pay OVER \$2000 a month will eliminate my ability to have premium dollars left over to buy other items such as : Gap policy to pay my deductible in case of accidents/ Dental / Vision / even LIFE insurance to protect my family if I don't survive my medical event. All of these protections will be eliminated by forcing me to pay 3x what I do now to get LESS coverage than I have now.

I believe in freedom, and freedom means to respect the intelligence of the American People and let them make decisions they feel are best for their own families.

Ladies & Gentleman who actually read this – do you REALLY care? I know you will bulldoze the administration's wish and proceed regardless of what we say. You did it before- and I expect you will do it again. In this one case I beg of you to prove me wrong.

The American People can only wish that one day the Govt gets back from Dictating policy & again focuses on governing in a fashion that truly has the best interest of the People at heart.

This proposed ruling will injure people and protect no one. How is eliminating access to affordable quality coverage, forcing people into skinny networks and giving up their ability to see the provider of their choice, all in the name of making it better right?

Don't take away the last resort for people who truly want affordable care with the doctor of THEIR choice.

Respectfully,
Mark Deschenes
Founder, Agent

I have been an agent for 34 years. I have enrolled over 10,000 people, maybe more in health insurance. I have NEVER had 1 complaint EVER as to the quality of coverage or protection I have offered.

I have had people with Cancer, Heart Attacks, Stroke- and recently Covid (ventilator for a month-intensive care)... all on what you like to call JUNK insurance & everyone of them got their claims paid and are happy as clams. The examples you cite- "Oh pre-existing, oh this oh that" are found in any type of business. The car lot, the home remodel, even your Blessed ACA Healthcare.gov has complaints.

IT is about communication - and like anything else it is about integrity. WE do not live yet in a Nanny State and I believe it is up to our own industry and State Regulators to enforce the rules and morality of our business, NOT have it dictated by a non elected authority in Washington DC.

— Mark Deschenes
Founder, Agent