

Dear Adam,

I would like my input heard about the ACA. My husband and I moved to Henderson, Nevada from Southern California 5 years ago.

We paid \$850 for our health care through Kaiser Permanente for over 15 years, which for a family of 4 was pretty reasonable. Our kids eventually came off the policy and we ended up paying \$750 for just the two of us, which was outrageous, especially because he and i never went tot the doctor.

Kaiser isn't in Nevada so we had to give up our insurance. We haven't had any insurance for the past 3 years. One because we couldn't afford to pay \$650 plus for insurance, two because its just to darn expensive for the two of us.

After researching and waiting we finally came up with a plan that we liked. Its an HSA which I don't see listed in your 10 options. For a couple who doesn't go to the doctor this is a perfect plan. We have a \$5000 deductible (which can be altered to \$2500 etc.) for each of us and after that is met we are covered 100% (which also can be altered to 80%). The additional thing we really like about it is some of the monthly premium goes into a savings account to help cover any times you may need to go to the doctor helping get us through the deductible.

I really think a plan like this should be included into the options you are looking at.

Thank you for listening to me,

L.A.