

Hi Mr. Plain,

My name is K.P. and I am a NV resident with an individual catastrophic health plan and want to make comments on the minimum benefits for health insurance as I am likely to be subject to these requirements.

First, for health insurance to be truly helpful, not having any pre-existing exclusions would be necessary.

Second, if the state had a "general pot" that someone could be assured to get healthcare coverage from, that would also help. In IL we had such a pot, so even if it was \$700 a month, I could get healthcare. In NV, the first three companies I tried to get health insurance from all denied me and I had no options. I had to wait until another company sold insurance in NV and then I could get catastrophic insurance with pre-existing conditions that are excluded.

Third, for rx prescriptions, it would help to have a flat amount covered per year, something like the first \$500 and then I pay high prices after that. I do take advantage of programs like the \$4/month and \$10/month at Sam's Club and Walmart, but recently needed a medication, Alinia, which is at the lowest rate \$23 a pill, and I needed 18 pills, so over \$400. It's interesting to note, this same medication is 53 cents a pill in Canada.

For preventative or wellness care, it would be helpful to have one visit per year for the eye doctor, the dermatologist (to check moles for skin cancer prevention) and the gynecologist for pap smear.

For mental health, it would be helpful to have a meaningful dollar amount covered, like \$50 per session for 25 sessions.

I just found out about the comments opportunity on Wednesday and I'm in North Carolina (Thursday/Friday) and don't know if there are specific plans that I could have reviewed to submit comments on, but I wanted to make sure I submitted something as this is such an important topic to me. I fall in the gap above poverty and below being able to afford some type of helpful coverage and am a business owner where I am the only employee so it is hard to get

helpful coverage. It is also extremely frustrating that my property taxes in part go to pay for homeless people's medical care so that theoretically homeless people have access to better healthcare than I do, someone who works very hard.

Thank you for the opportunity to submit comments. If you have any further questions, feel free to contact me at the information below.

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