

To: NEVADA COMMISSIONER OF INSURANCE
1818 E. College Parkway, Suite 103, Carson City, NV 89706,
Attention: Adam Plain at aplain@doi.nv.gov. by fax at (775) 687-0788

Dear Adam.

I am writing this in concern for our community of disabled children and adults in our great State of Nevada. The issue involves the 10 plans that were discussed in the Nevada Commission of Insurance meeting held Thursday, September 27, 2012 6 p.m. Room 205, Vista Building Truckee Meadows Community College 7000 Dandini Boulevard, Reno NV 89512.

Our daughter, Samantha Kuhn, was born as one of the most premature babies in the world right here in Reno, NV. Samantha was born at 22 weeks gestation weighing 1 pound 4 ounces. Though I was not in attendance for the meeting, I am following up on the issues that were addressed by the Commission and attendees.

The unknown and concern is of the coverage that would be the "minimum" level of care that an Insurance Company would be allowed to offer the Citizens of Nevada under the new Federal Health Care law, "Obamacare."

Children like Samantha who cannot walk, sit, crawl or stand and is blind need Habilitation Services and Therapies to have any chance of being physically successful in living a life of dignity as well as achieving some level of independence. Without such services that fall in the Habilitation field of services, it would create a profound ill effect on children whom possibly would be improperly and unfairly institutionalized by such actions.

The thought of not providing every opportunity to any child, regardless of disability classification, is and would be very disappointing if that were to occur. The Habilitation services should cover all disabled children without prejudicial bias favoring one disability over another. Segregating and funding one group of disabled children and excluding the rest is unimaginable and so against what we claim we are as a people and a nation.

Learning that this is a Federal selection process given to the Governor, and is being overseen by the State Commission of Insurance, I want to confirm my

understanding that the State is being permitted to make a single selection from 10 plans (with no mixing or matching or input of change), is that correct?

Excluding Habilitation Therapy Services from the Federal Governments "Minimal Level" for our State has the potential of allowing the Insurance Companies to "exclude" or "charge a higher rate" either way is unaffordable to families with a disabled member. What we don't understand is that this would ultimately result in many families being forced to institutionalize their disabled children which would only result in a substantially more significant cost to the State. Simply stated, this makes no sense.

Further, this would allow employers to "Not Cover" such services which would ultimately affect all levels of Government.

This is very disappointing and concerning.

I hope you share this letter with Governor Sandoval.

We are in hopes that the Governor and the Commission of Insurance shares our input with the proper Federal Agency to whom this information is pertinent to.

Cordially,

Lorenz Kuhn
Reno, NV