The Unfairness of Health Insurance Increases

We all need health insurance.

When possible, acquiring and maintaining health insurance is part of being a responsible United States citizen. We are all adjusting to our new mandated healthcare plan - the [Affordable Care Act](#), or better known as Obamacare. The concept of Obamacare was new to many of us - basically a one-size fits-all healthcare system. We could no longer choose an insurance plan that fit us. When Obamacare was introduced, I will admit I was skeptical. I remember watching television and listening to President Obama attempting to sell his healthcare plan to us - the citizens of the United States. I remember him [telling the American people that families should expect to save about $2500 per year](#). After his speech, I honestly thought, "well, he should know more about this new healthcare program than I do" and I changed my attitude and was willing to "give it an honest try." But, unfortunately, I felt like I was sold a bill of goods - I did not see a savings of $2500. Not even close. And it really has become evident this year with the *unfairness of health insurance increases*.

The rebuttal I continually hear is that so many more people now have insurance that didn't have insurance before. Great. That's good. But what doesn't make sense to me is people in Minnesota always had insurance available to them. Both for those who couldn't afford health insurance and for those who were uninsurable. Programs were available. And somehow, because some people now have insurance that didn't before makes it okay for families like ours to pay more than our fair share.

The most frustrating part is how unfair the insurance premium increases have been. The media continually states the significant premium increases "only affected less than 6% of Minnesotans." These "