

Health Insurance and the Election, My Thoughts

Health Insurance

The election is over, harvest is very close to completion and I finally feel like I can take a breath. But only a short breath because I need to make a decision on our health insurance. You see, our current individual insurance policy will not be available as of January 1. BlueCross BlueShield is exiting the individual health insurance world so my family along with many, many other families have to switch to another health insurance company and plan.

Obamacare has been terrible for my family. Our premiums have skyrocketed. We make just enough income to not qualify for any premium reductions. I feel like I have been screaming about how 65% yearly premium increases are not sustainable and no one is hearing me. All of my government representatives supported and voted for Obamacare and when you talk with them about the problems of Obamacare, this is the typical response:

"Obamacare has been successful because millions now have insurance that never had it before. Only 5% of people have individual policies who are now seeing the high premium increases."

It's a canned response. I know because I have heard the exact same statement over and over and over.

This frustrates me to no end because I am one of the 5% and the way they minimize the problem makes me feel that *I don't matter*. In my world, it's a big problem and yet no one in the Democratic party wants to acknowledge my pain--they just want me to know about the "millions" it helped. Kind of like a "sorry, sucks to be you" attitude.

A few weeks ago, Governor Dayton finally stated Obamacare is no longer affordable. It was actually a breath of fresh air that someone in government has acknowledged what we have known all along. But now he's backpedaling and actually asked Minnesotans to elect more Democrats so they can fix the problem. Are you kidding me? You created the problem and we are supposed to trust you to fix it?

Insurance Premiums

I decided to be very transparent and show you what my family is up against. Remember, the premiums are for two people. Currently, we pay \$1167 per month for a HSA \$6650 deductible. Looking at MNSure for 2017, the cheapest and most comprisable premium I found is a HSA \$1756 per month with a \$6850 deductible. That's a \$589 monthly *increase*. But, we also have one other

option. Because we are part owners of a sow farm, we can join that farm's group plan. And it's better than MNSure. A comparable plan would be HSA \$5000 deductible for \$1267 per month. That would be \$100 month increase over last year's premium in joining the group plan. Understand that many other farmers do not have that option and would have to accept the "\$589" increase because it's the only option. And I know there are many that are paying much more.

Either way, our health insurance premiums are *not sustainable* and it's killing farmers and small businesses. And . . . pppplllleeease, don't throw the "it's only affecting 5%" in my face. Sick of it.

Election

Which brings me to the election. I have purposely been quiet after the election. First, I was completely disgusted by our election candidate options. They were both terrible--each in their own way. But one thing I want to dispel right now is those people that voted for Trump cannot be lumped into one group as being racist, sexist, homophobic, etc. I am not going to defend Trump for what he has said or done. Not at all. So hear me out.

There was no candidate that met all of my wants (not even close) so I had to prioritize. There were two main concerns that really bothered me.

1) Obamacare, along with other government overreach through unnecessary regulations, are killing farmers and it needs to stop. And I just didn't see Clinton as an option to fix these things.

2) I am completely disgusted about the level of corruption in Washington DC and the "good ole" boys network that is so prevalent. No one is listening to us (who they represent) and they are only concerned about themselves and their political empire. I truly believe Washington D.C. needs to be shaken up. And, yes, I am sure Trump has his only level of corruption within his empire. I get it. But I am voting for a government representative not someone for the Trump business. I don't know if he can do it, but let's at least try.

My choice wasn't based on any of the "isms" but rather other issues that directly affect me, which when combined with all the other votes in the U.S. results in a democracy. Does that mean I don't care about the other issues? Absolutely not. We are a work-in-progress and we need to keep working on our social problems. The social issues just weren't at the top of my list during this election.

None of us knows what our future with a President Trump will really look like and if we don't like it, we can change it in four years. My one hope is that as he assembles his team, that he looks at the best people and not go with strict party lines. Yes, I would be lying if I didn't say I am a little nervous. With Clinton, I felt I knew what our future was going to look like and I didn't like it. And it has absolutely nothing to do with her being a women, it was her platform that I rejected.

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And for those that call rural America uneducated, I can assure you we are engaged and educated. My county had a 89% turnout and voted for Trump 3:1. We are just sick and tired of being ignored and not listened to. Period. Don't underestimate us.

Having said that, I want us to unite. I am offering an olive branch and I am listening. I know half of America is hurting because that's where I was four years ago. It stung. I understand.

We may have different views but we have much more in common than our differences. Our country is much more than the President and elected officials. ***It is us and WE can change things right here, right now. And it starts with me.***