

To whom it may concern,

I am voicing my opinion on SB 842. The price of Health Insurance Coverage has steadily increased over the years and the Coverage has severely decreased. Prescription medication deductibles has increased noticeably and for people on fixed income, it's now a choice between needed medication or other necessities. Under Obamacare, you told everyone how great it was but when it really came down to the policies, it wasn't. Having the same doctor for over twenty years who knew me inside and out, I was forced to find a new doctor. I also was forced to go thru all the testing again which costs money considering that nothing seems to be covered.

People need results not gimmicks!! This concept that you have concerning preexisting conditions is a joke. Mammograms are supposed to be considered an essential service but when they find something and need to dig deeper then determine that it is nothing, constitutes every visit after that a follow up diagnosis visit which comes with an additional charge by the insurance company.

We need change. The Republican proposal seems to make more sense. Anything that comes from government is always marked up. We need competition to bring down the cost of prices just like gasoline prices. Who wants to pay more for the same product. Have you seen the price of an EpiPen? An essential piece of life saving medication, why is the price so high? I need allergy injections, going thru my insurance company has a copay of \$8000 but going thru the pharmaceutical company the copay is zero. Can you explain that to me? Yet my Cigna Insurance Policy went up \$20 a week. We need change and a new direction. The policy in place now just doesn't work. So I say "NO to SB 842!! We can do better and need to do better.

In addition to that, how many jobs will we be saving? At a time when the pandemic has claimed so many jobs, we need to look at the complete picture. Don't run this like the Atlantic States Marine Fisheries Commission runs the fisheries or the Worker's Compensation Commission runs worker's compensation (my opinion from my experience). Both are a joke.

Thank you for taking the time to read this email.

Sincerely,

Roman Dudus