

Health Insurance Coverage is **EXPENSIVE**

65%

of **farmers** identified the cost of health insurance as their **most significant threat** to their farm in a national survey.

Kansas farmers agree.

In the past 5 years net farm **income has declined by nearly 50%**, while **insurance costs have increased by more than 200%**.



Eight percent of the population purchases their own coverage and another 8% are not covered.

Most Farm Bureau members **purchase their own coverage or remain uninsured.**

Farm Bureau members **need options** for **health care benefits.**

Kansas Farm Bureau Health Plan

Kansas Farm Bureau is seeking legislative changes to allow Farm Bureau to offer a **health care benefit product** to members that features:

1. Affordability (anticipated rates 30% below current market options)
2. Individualized rating through experienced companies
3. Choice of benefit options
4. Continuing benefits as long as membership is maintained
5. Access to benefits through KFB network of licensed agents
6. Claims management by experienced professionals
7. Delivery of benefits through existing network providers
8. Fully funded benefits backed by the resources of the Farm Bureau companies

This program

- Encourages members to get **coverage**
- **Reduces** the burden of health care costs
- **Lessens** the number of persons uninsured in Kansas
- **Aids rural communities** by making health care affordable

The KFB health benefit plan is NOT:

1. Compliant with the Affordable Care Act (ACA)(aka “Obamacare”);
2. Part of an association health plan;
3. Part of a health ministry program.

