

March 6, 2019  
House Committee on Insurance  
Testimony on SB 32 – Kansas Farm Bureau Health Plans

My name is Marieta Hauser, my husband Tom & I operate a farm in Southwest Kansas between Ulysses and Johnson. We farm about 3000 acres of dryland crops, mostly wheat and milo. I work off the farm as the Director for the Grant County Chamber of Commerce & Tourism in Ulysses.

My job does not provide health insurance benefits, so we have had private health insurance since 2008 when I took the job at the Chamber of Commerce. The rates continued to rise each year, but we had access to several different affordable options.

After the Affordable Care Act was implemented, we were able to keep the same insurance for a period of time until our insurance company pulled out of the market in Kansas. We found another plan for the following year only to have them pull out of the Kansas market too. After a third and fourth health insurance company pulled out of Kansas, we tried the marketplace.

Not only was the process time consuming, confusing and cumbersome, the rates and deductibles were not something that we could afford. The plans for the two of us were around \$40,000 per year when you figured in the premiums and the deductibles. At that point, we began using less expensive short-term insurance. We continued with that for a little over a year. Each quarter, we had to reenroll in the program. This meant a new insurance policy and identification number with each new enrollment. That option wasn't ideal and not a good long-term solution, but it was some coverage and it was affordable.

Agriculture is a dangerous occupation and we know that it is extremely important that we have health care coverage to cover any accident or serious illness. We have been fortunate not to have to use our coverage very much. We have been healthy and not had any serious accidents.

The availability of affordable health coverage is very important to both Tom & me. It isn't recommended or wise to stay on the short-term policies, so we have now signed up for the Medi-Share program as of January 2019. It is a program that we can afford without negatively affecting our farming operation.

I would like to see legislation that would allow Kansas Farm Bureau to offer Farm Bureau members affordable health care benefit options.

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