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President Obama
1600 Pennsylvania Ave NW
Washington, DC 20500

Reply

Dear President Obama

I am 50 years old. I was diagnosed with carcinoma in-situ 16 years ago and following my divorce 12 years ago I became self-employed. After my Cobra ran out I was able to find costly, but affordable health insurance. As a responsible individual, I have struggled to maintain my individual coverage and have increased my deductible and out of pocket-limits in an attempt to control my cost and keep my health insurance.

Last year(2009) my insurance premium was increased over 25% even though I increased my deductible and out of pocket to the highest limits available. I paid out over **\$6075.24** in premiums, \$2415.26 for medical care, \$225 in co-pays and \$1500 for prescriptions. I never reached my deductible of \$2500 so the insurance company only paid out a total **\$935.32** to my providers.

I must repeat, in 2009 my insurance company received **\$6075.24** in premiums and paid out only **\$935.32!** Incredibly I have just been notified that my premium for next year 2010 has been increased over 40% to \$8496.24(\$708.02 per month)!!!! This is the same insurance company I have been with for over 11 cancer free years!!!

I need your Health reform bill to help me!!! I simply can no longer afford to pay for my health care costs!! Thanks to this incredible premium increase demanded by my insurance company, January will be my last month of insurance.

I live in the house my mother & father built in 1958 and I am so afraid of the possibility I might loose this family heirloom as a result of my being forced to drop my health care insurance. The health insurance industry technically has not denied me insurance directly, but indirectly they have by increasing my costs. They perceive me as becoming a higher risk factor to them despite being a loyal customer. I will never be able to obtain new health insurance due to the lack of real competition.

We are talking about Anthem who apparently has no respect for your attempts to reform the health insurance industry.

Please stay focused in your reform attempts as I and many others are in desperate need of your help.

Sincerely

Natoma Canfield
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CC: many