

Connect for Health Colorado Board of Directors,

I want to be brief and blunt while discussing my issue with our healthcare system specifically regarding the health insurance tax credit that my family qualifies for but can not receive because my wife's employer offers insurance to her and our family.

My name is Doug Wilson I am married to my wife Klynn Wilson and we have two children Avery who is 3 years old and Colter who is 1 year old. I am self employed as a farmer in Olathe , CO and my wife works as a Marketing and Admissions Director for Crossroads Senior Living in Delta, CO. In 2016 our combined adjusted household income was \$90,000 and for 2015 was \$69,000 and for this year ending we anticipate our income to be between \$75,000-\$85,000 for my following examples I will use \$85,000.

In 2015

Adjusted gross income \$68,855

Total insurance premium cost \$6038.04(\$503.17/month)

Percent of Income 8.77%

In 2016

Adjusted gross income \$90,509

Total insurance premium cost \$7952.52(\$662.71/month)

Percent of Income 8.78%

In 2017

Adjusted gross income \$85,000(estimated)

Total insurance premium cost \$11072.57(\$922.71/month)

Percent of Income 13.03%

In 2018

Adjusted gross income \$85,000(estimated)

Total insurance premium cost \$18732(\$1561/month)

Percent of Income 22.04%

All of the insurance plans that we have had and intend to purchase are Bronze HMO high deductible HSA plans with a deductible around \$6500. The increase from 2016 to 2017 is likely due to the addition of my newborn son in December of 2016. Also if I boost our income from 2017 and 2018 to match 2016 our highest income ever. The percent of income spent on health insurance premiums is still 11% for 2017 and 20% for 2018. In 2018 we are looking at purchasing insurance through the marketplace at \$1396.63/month for my two kids and myself while my wife get insurance through her work for \$165/month. If we was to get insurance through my wife's employer for our whole family our monthly premium would be \$1688.20.

If my family could still use our tax credit in 2018 that we qualify for our insurance cost would be \$9991.56 which is 11.7% of our income.

The tax credit we qualify for is \$729/month. My kids and I could get insurance through the marketplace for \$667.63/month, while my wife through her employer can still have insurance for \$165/month.

My point is that my family could have access to affordable coverage if we were not made ineligible for tax credits in the marketplace just because my wife's employer offers her insurance. Even though our families insurance cost is still above the 9.56% contribution percentage my family is still unable to use the market place because my wife's salary is \$44620 a year and her insurance cost is \$1980 which is only 4.44% of her income.

The family glitch lies in the portion of the affordable health care act that assumes if one family members insurance is affordable that means that the whole families insurance is affordable. I have shown here that the previous statement is false because spending 22.04% of a families household income on just insurance premiums is affordable.

If any of you have any questions or would like to discuss this further feel free to contact me.

Thanks

Doug Wilson