

From: [blainensuzy](#)
To: [Malone Debbie](#)
Subject: HB 2922 Testimony
Date: Thursday, May 09, 2013 12:38:41 PM

Thank you for considering this bill and receiving our testimony encouraging its passage.

Through hard work, smart and frugal spending and some good luck, at 55 and 51, we found ourselves empty nesters with our kids out of college, our house paid off and money in the bank. We decided to retire early to enjoy some life while we could.

All has been good, even great, but one thing. When we left our employment, we left the protection of a "you must work and not get too sick to continue working health care plan country"

Today, at ages 60 and 56, we live on a retirement income and rentals that totals less than 15 thousand and pay over 8 thousand in health insurance costs. This is to receive a 10 thousand (yep, 10k) deductible PER PERSON, 20k total out of pocket, 80/20 split "insurance". We fortunately have had only a few health crises since we left employment 5 years ago, but we have had to pay those out of pocket. We have heard from many that if we really became ill (common for older people) our insurance would drop us.

This is government sanctioned usury and many people have had enough.

RELIEF, PLEASE!

Thankyou for accepting our testimony, Blaine Gilruth and Suzanne Gilruth, Philomath, Oregon