

Submitter: Sean Nikas
On Behalf Of:
Committee: Senate Committee On Rules
Measure: SB1089

As a small business owner one ongoing struggle is how to provide my family with quality affordable care. As we age the insurance becomes ever more expensive yet we receive no credit for decades of payments with little use. It's a rare year indeed when we exceed our deductible and actually receive any benefits. Costs for much basic care and medicine is often less without using our insurance than with using it. As we are not protected by a larger group hospitals will try to gouge us with the highest cost of services. We are trying to live the American dream of small business ownership, and are thankful for the many blessings we have received. Health insurance continues to be an unfair ripoff where the little guy gets bled dry.