To: House Insurance Committee, Representative Jene Vickrey, Chairman

From: MeLissa Drzymalla, dairy farmer in Harvey County, Kansas

Date: Wednesday, March 6, 2019 Re: Proponent, written-only, SB 32

Chairman Vickery and members of the committee, I provide this written testimony in hopes that you favorably pass SB 32. My husband Steven and I farm full time with my parents on our family dairy farm. I also work part-time to help pay the bills. However, I receive no health care benefits in my position. Our family bought insurance through our dairy cooperative and the premiums were astronomical for our family of five. Even with a part-time job and working full-time on the dairy we could not afford insurance without sacrificing other basic needs. So, this year we decided to go with government healthcare. Unfortunately, I did not realize that our children had been denied and were kicked out to KanCare. We found this out when we had to take my daughter to urgent care for stitches and they told us she was not covered under our insurance. Because I was not aware they'd been kicked out of our insurance they were then denied by the state and we had to start all the paperwork over again. After a month and a half my children are still not covered because they continue to request more paperwork. It has been a huge headache and we live in fear of our children needing to go in for medical services. SB32 would allow a healthy family like ours to have reasonable health care costs and help us to know that our children won't have to go without medical attention because of ridiculous amounts of paperwork. We applaud Kansas Farm Bureau for fighting on our behalf by introducing SB 32. This bill is the necessary authority KFB needs to create a member healthcare benefit that could be our ticket to affordable health coverage. Not only for our family of five but for so many others in my farming community. Even if we apply but are not accepted under KFB's member healthcare benefit plan, this bill will allow somebody who cannot afford health insurance today to find the coverage they need and deserve. All the while not harming, eliminating or lessening health options available on the ACA marketplace today. I truly appreciate you taking the time to read this and thank you for your time!

MeLissa Drzymalla — Dairy Farmer, Harvey County, Kansas 5220 N. Meridian, Newton 67114