Dear Senate Commerce Committee members,

My name is Dawn Bell from Rochester, Minnesota. My husband, Dan, and I are enrolled in an employer-retiree group Medicare supplemental insurance plan, called Medigap, that is no longer accepting new people. My husband retired from Mayo Foundation and our health insurance is through Medica Insurance. We have had Medigap since turning 65. As our insurance pool has gotten smaller over time, premiums have increased significantly, forcing us to choose between paying ever-growing premiums and losing Medigap coverage altogether due to our pre-existing conditions. The smaller pool of people is all aging, so they either have more medical needs or will have as they age.

Our premiums have increased by 67% over the last few years. We could be getting the same level of coverage for significantly less if we simply had the ability to switch plans. Whenever I tell people about our situation, they can't believe that we are stuck with our plan. Under the current law, we would only have temporary guaranteed issue rights if our employee benefit plan terminates.

I’m sorry we cannot be there to testify due to the snow storm. Thank you for hearing our story and please support the amendment to Senator Wiklund's bill, SF 4020, to help people in our situation.

Thanks for your help with this issue.

Dawn and Dan Bell
Rochester, MN