

Letter of Testimony
before the
Committee on Oversight and Government Reform
U.S. House of Representatives

by
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Good morning,

I am here today to explain how the Affordable Care Law has affected me and my family. My name is Michael Boyette age 28. My wife is 30 and my daughter is two years old. We have been residents of Georgia for 10 years. My wife is employed by the state as an educator and I am small business owner. We have had health insurance through the State Health Benefit Plan for the past six years.

Our monthly premium with our current carrier United Health Care is \$350 a month. Due to the new health care law, our new carrier Blue Cross Blue Shield has raised our premium to \$540 a month. This results in an increase of \$190 a month – a 2,280 dollar increase for the year.

You may think that we went with a more expensive plan or have gotten more coverage. We have not. In fact we have less coverage than before, also a higher out of pocket expense and a premium that has risen 65%. *This is not affordable to me.* I do not believe that ObamaCare has my best interests at heart.

I do not believe in my government telling me that I have to buy something and, on top of that, if I do not, then I will be fined. I believe the American people have been lied to and misled. I myself liked the President's promise that our health care premiums would not increase and that my family could keep the same coverage that we currently have. This was promised and believed by me and many other Americans.

For the year 2013 we had two companies that we could choose from along with four options that each company had. When we went to sign up for our health care plan in 2014 our health provider had only one company. Three options were available – one company, three choices. That was it. I thought this must be wrong. That it was not possible that I would pay more, and have less coverage and fewer options. This is not what I was guaranteed told and led to believe by our leader. This is what I see as being deceitful, wrong, and illegal.

When you hear the leader of the free world tell you something you would like to believe that his words have truth, meaning, and honesty. This is not the case.

More money less coverage – this is not what the American people should settle for. ObamaCare seems to hurt the majority of Americans while only having a positive effect on a very small percentage. There are over 300 million people in this great country. Why hurt the vast majority of Americans to pay for such a small percentage? Why does this administration want so badly to have Americans rely on the government for food, housing, and now health care? It concerns me to think of what could happen in the future. Should the government run the automotive business next? Telling us that if we do not buy their vehicle then we will have to pay a fine. When does this stop?

Fix the issues at hand. Do not create more problems. Do not lie about it for political advancements. I believe we have all been lied to and bait and switch has taken place.

If I lie to my customer and tell them something and it not true then I would not have any business. Why is the administration wondering where there customers are? They have lied and not told the truth about their product therefore there will not be any customers. Millions, if not billions, of our tax dollars have been spent creating and developing this tax. It is time that we as Americans stand up for what is right. This is very cut and dry. This is an ObamaTax – not ObamaCare.

I would like to thank our elected officials and other Americans who have stood up and fought against this law – the ObamaTax – from the beginning. I urge them to keep fighting for us. I hope that they know that those fighting for the American people are appreciated and I also hope that one day justice and real freedom and choice will be back in our health care system.

While the future of my health care seems uncertain and far from affordable, I hope that those Americans who have been negatively affected by ObamaCare – like myself and my family – can reserve the wrongs that have been to the millions of us.

Thank you.