

Dear Congressman Pompeo

I went through school with the promise that if I applied myself, put in the time, and performed at my best, then I could make an honest living that would afford my family the luxuries that I desired for them, and help humanity at the same time. I believed the American Dream; that perseverance, hard work, and sacrifice are a recipe for success in this country and that if you apply those principles, you can make something of yourself; you can prosper.

I graduated school in 2004 and began practicing as a Doctor in the State of Kansas. My burden was large, with student loans totaling above \$200,000. Add to that a mortgage and a business loan, and pretty soon I was a half a million dollars in debt, but that was OK. It was the price of achievement, and I knew that if I applied myself, the investment would be more than worth the return.

And for the first few years, it was. I was able to generate a decent six figure income and my family was able to enjoy the fruits of almost ten years of grueling education and sacrifice. The future looked bright and prosperous. I come from a large family of health care practitioners and we were all offering quality healthcare at reasonable rates, and we were successful.

After Obamacare passed, no longer was I the deciding factor in the care of my patients. Now their care was determined by auditors and algorithms and hypothetical standards of care based on averages, or textbook cases that did not actually exist in the real world.

Obamacare will harm patients by affecting the quality of care. When you create dependency and entitlement, you then decrease the amount - if any - a citizen is willing to pay out-of-pocket for services. So let's say that the average doctor graduates school with between \$150,000 to \$250,000 in student loans. Malpractice insurance will run them another \$6,000 - \$34,000 a year, depending on their specialty. If they start their own practice, you can tack on another \$150,000 to \$300,000 in business loans (and that is conservative). Medical school lasts on average, about eleven years, with eight years of classroom and then one year of internship and two years of residency. The vast majority of doctors get into this field because of an intense desire to help their fellow citizen and to achieve all that they can. But when they cannot make enough money to offset their cost-of-living, pay off their loans in a timely manner, and then take their kids to Disneyland every now and then, they will move into a field in which they can succeed. Why go to all of this trouble in order to make less than they could in another field? In short, we will lose the best and brightest.

Now it may be easy to dismiss my story as just one story out there. But I am not the only one in this predicament. Everyone in my family is struggling right now. They all are fighting hard, just to keep the doors open. At this point, it is not about thriving as much as surviving.

One of the independent contracting Doctors in my clinic has been working with me since April and is still unable to provide the common basic necessities for his family of five, without some kind of assistance. Unfortunately, it continues to be more difficult to make a living as a doctor. I am afraid that it will not get any better.

In closing, I am concerned. I am concerned about my patients. I am concerned about my employees. I am concerned about my industry. I am concerned about America. I still believe that the American Dream is more reality than dream, but sometimes I lose faith for a bit. We want the best care in our country. We want the greatest health care system on the planet. That will not happen if the achievers are penalized. I do not want to diminish all government aid, but Obamacare will be a dismal failure, and if the belt gets any tighter, my blood will be cut off.

Thank you for considering this and reading my story,

A Concerned Kansas Doctor