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Thank You!
I'm tired of all this bellyaching about health care, so I want to share our story. We are small business owners and have a very expensive policy for our two employees but we have been stuck with that approach because my husband and one of our kids have asthma and are therefore un-insurable. Our health care broker just sent us all the health care info for next year - first, our current small business policy premiums are 4% lower. This is a first and is certainly at least partially a result of the new competition. Our broker did an analysis for us and our yearly costs will go down even more if we switch to one of the Obamacare options in Illinois.
Although we do not qualify for subsidies, it is cheaper in all scenarios. In fact, if our usage is similar to what it has been the past 3 years our costs go down 20%. The policy is better, everyone in the family is now insurable, my kids who are still under 21 may be able to get dental insurance (wouldn't that have been nice the past 5 years?); and the out of pocket maximum is lower if someone gets really sick. Wow.

These savings don't include the benefit of being able to keep our un-insurable 22 year old on our policy the last year or so, and the no deductible checkups and preventative drug benefits - which have already saved us over $1800 this year. Our healthcare broker and his partner are signing up for Obamacare options themselves, so I know we aren't the only ones. Yes, its complicated, but it was anyway.
I say thank you to all those made it happen. And I'd like to know what all those Republican Grandstanders who have blocked action at every turn and are now wringing their imaginary hands have done for me lately?

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