

My name is Jodi Holstein. I am a wife, a mother of two, a step-mother of 3 and a grandmother to 4. I am middle-class, and have been a stay-at-home mom, a working mom, and I became a small business owner 7 years ago. When I say small business, I mean small, you are looking at my only employee. Over the last 30 years, my family has never been without insurance, not because it was easy or affordable, but because I felt it a priority – until the ACA and the Connect for Colorado Marketplace was implemented. Since then, my child has been uninsured three times in less than 18 months. Not because we didn't qualify, or there wasn't a plan, or we couldn't pay. But because the system itself is so broken that even people who seek coverage – cannot get the system to work.

We were forced to look at the Marketplace when traditional "dependent" and "family" coverage disappeared from my husband's employer provided insurance coverage. In other words, instead of a single cost for family coverage, each child, because of their age, would be charged like a single adult. That meant each child would incur a cost of almost \$500 each. Oh, sure, they can stay on your plan until they reach 26 years of age, but not a soul on earth will be able to afford it. We had to divide and conquer.

My husband stayed with his employer, my 23 year old son moved to his employer, and I purchased a CIGNA plan at \$468/mo plan with a deductible of \$8,500 and a copay of \$65. The problem was adding my 21 year old daughter to my plan. She would increase my premium to about \$1000 per month.

There had to be a better way, so we went to the CFC Marketplace. I spent 2.5 hours filling out the application, to then be told that her income qualifies for Medicaid, now I must fill out the Dept. of Human Services application, because the two systems do not communicate with one another. I had taken note of the 15th of the month deadline, and since this was the first week of December, thought we were good for a January 1st start. NO! Medicaid has 30 days to approve or deny the application. This was the first time my child was without insurance.

We called to find out she had been approved, because there was no communication, and embarked on finding a doctor. I called over 20 offices listed on the website to find NOT ONE. Even the Health Center that serves the entire Aria Campus does not take Medicaid! This didn't instill confidence, and I simply was not ok with the outcome.

Can I just add some income to my daughter's pitiful income, and get her off Medicaid? I was cautioned with committing fraud against the State of Colorado and the Federal Government. Apparently, once the Dept. of Health approves her, the system will not allow her to choose anything else, until DH removes her.

She remained on Medicaid for 2 months, when I submitted her W2 to the Dept. of Health. Again, it would take 30 days to review. When I called, I was informed that my daughter was no longer on Medicaid and her coverage ceased the day they go my letter! My daughter has been without insurance all month! No letter, no email, no call. We had missed the deadline of the 15th to choose a Marketplace plan. For the second time, my child was uninsured because the Connect for Colorado Marketplace is a disconnected and broken system.

I selected for my daughter the same plan I had through Cigna. When the plan failed to initialize, I was informed that we had failed to select a "pediatric dental plan." My daughter already has a dental plan

and SHE IS 21. This doesn't matter to CFC, she must have a pediatric dental plan that costs nothing and covers nothing. You just have to have it on the plan. Wow! Really?

Once we crawled out of the CFC quagmire, we then learned that her pharmacy coverage had not been activated. This is when the finger pointing got intense. Finally, after hours of debate, with me as the middle man, I had to orchestrate a three way call. This is when I was told that activating the pharmacy benefit would take, you guessed it, 30 days! This left my daughter unable to get her prescription that the ACA says she should get at no charge, and CFC had already received the premium for. I even had one employee say, "No, big deal, it's not an important prescription anyway. She can go without for 30 days!" I had to involve a third party to resolve the issue.

On December 20th 2016, my daughter received a letter from CIGNA that her plan would not renew on December 31st. Hours were spent with CFC and Cigna pointing fingers with CFC saying they sent the request, and CIGNA claiming to have never received it! And even if CFC sent a second request it would still take another 21 days, because there is no such thing as an escalation, no matter how many times the request is sent over. CFC suggested I call Cigna and get them to make a three way call, because CFC can cause all kinds of failures, they are not authorized to originate a three way call to solve them. So I did, and CIGNA refused to make the three way call. I had to involve a third party to resolve the issue.

I understand that there are many here today that want you to leave the Marketplace alone. I believe that is coming from a place of defeat... "Don't take it away, it's better than nothing!" I think this feeling of defeat is coupled with fear that our legislators will once again fail them where healthcare is concerned, by repealing the ACA and walking away – fine to "blame it on Obama!" That simply won't work anymore. You have two problems to deal with, and from where I sit, and you have to deal with them both, independently.

First, the Healthcare Marketplace. Are you proud of "Better than nothing!" Because if I ran a "better than nothing" business, I wouldn't have a business. The Healthcare Marketplace is broken, their systems and process are broken, the training is broken, and the communication and cooperation between them and the insurance providers is broken. Stop funding broken! Free up the funds and bandwidth you are spending on broken, so that you can address the second, and ever present issue of healthcare. Healthcare for the good of the people – not for the good of the republicans or democrats, but for all of us!

I ask that you let the broken Colorado Healthcare Marketplace go, point Coloradans to the National Marketplace, and get on with the business of improving healthcare for everyone.

Thank you.

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