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Outrage...A grocery store encounter...What they shared...The magnitude of the shock...The healthcare mantra of Sen. Bernie Sanders...What is next?... A Deep Fear...Snow...

All, outrage is what I am feeling at the moment. Some people I know who live a few houses away are being hit hard by an increase in medical insurance premiums. Under the program that has been in place their premiums were \$450 per month. They just received notice that their new premium will be \$2,100 per month. They cannot absorb this premium. Bluntly put, they can't pay it.

These folks work hard, have held jobs for many years, have put aside some savings, are raising three children, have mortgage and auto payments, and have the normal expenses that middle-class people have. One thing I know for sure is that they are not living high off the hog.

A grocery store encounter...

These people are not former clients. We are acquainted because we live in a neighborhood where people say *hello* to each other and wave when they drive past. I would not expect them to talk with me about the crisis that they face. Had we not run into each other at the grocery store, I'm sure we never would've discussed it.

The conversation got started when we found ourselves in the same aisle simultaneously being shocked by the price increases of items that we used to buy for a whole lot less. We chatted about affordability. This led the husband to say, "If you think these prices are high, let me tell you about the letter we got today."

I said, "Please, do."

What they shared...

For approximately 45 minutes my neighbors shared their life with me. This couple is what you would call "regular folks." They focused on the cost of living and the adjustments that they have made during the past year. Life has changed around the edges. Just more careful handling money. But they weren't ready for the health insurance premium shock.

The magnitude of the shock...

The jump from a monthly premium of \$450 to \$2,100 is an obvious jolt. These people could afford \$5,400/year. They cannot conceivably cope with \$25,200/year. What are they going to do? I was talking with Jan Moran, of APT Group, about what faced these folks and what they will do. She answered, "They will do without. And I know what that's like. I've been there."

The healthcare mantra of Sen. Bernie Sanders...

Whenever Sen. Sanders speaks about healthcare in the United States he conveys astonishment at the fact that of all the developed countries in the world we are unique in that we do not have a national health program for our citizens. This sounds astonishing. And it is.

The other day he suggested that the best way to correct the situation, thus, having universal healthcare in the United States would be to study those nations that offer it. Find out what their plans offer. Find out what the positives are. And, find out what isn't working well. Then figure out how we can do it better.

Maybe I am 100% wrong when I endorse this approach. It seems very logical and methodical. It wouldn't hurt us talk to people who are already doing what might be a very good program/plan for us.

What is next?

Wondering about the future is something that my neighbors who absolutely cannot afford health insurance at \$25,200/year are pondering ceaselessly. They are frightened and disillusioned. Until now they thought that they were doing things correctly.

Doing things correctly is what we are hoping that this administration does. We shall see.

A Deep Fear...

I listen to two-way talk radio shows. Having done such a radio show for a few years, I gained a respect for the audience/callers. One thing that I am starting to hear increasingly is that citizens believe that the government wants to thin out the population. I have actually run into people in town who feel that the government wants to cull the population. [Note: To ensure that I really understood the meaning of the verb "cull" I consulted Merriam-Webster. The word is defined as follows:

To reduce or control the size of (something, such as a herd) by removal (as by hunting or slaughter) of especially weak or sick individuals.

At first, I did not apply the term to us humans until I remembered when everyone was talking about how we were going to develop "herd immunity" where Covid was concerned. It was at that point that my blood ran cold. I wondered whether or not we are going to be dealing with a health insurance program designed by Dr. Mengele. (Google or AI him.)

Snow...

This afternoon I needed a change of scenery. Not far from where I live is very attractive farmland. You see it best when you are on a country road, of which we have an abundance. Luckily, I noticed the scene below:

Hardly a cloud in the sky. Silence all around. Trees waiting patiently for the spring.

First yawn...

Until tomorrow...

Ken



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