



## 2019 Health Insurance Renewal Notice

November 30, 2018

Dear Mr. Ryan,

The recent Congressional changes in health insurance that repealed and replaced the Affordable Care Act will take effect January 1, 2019. These changes will impact your Government Subsidized Health Care Benefits.

Your employer, the Citizens of the United States, recently acquired the right to genetic testing - as passed by the U.S. Congress in 2017. This employer mandated genetic testing has uncovered a history of cardiac related illness in your genetics, including, but not limited to, heart attack, clogged arteries, heart failure, heart murmurs, irregular heart beat and more. For a full list, we don't have to give you a full list, so just assume it isn't covered.

Due to your genetic predisposition to heart disease, your employer will NOT be responsible for any increases to your health plan premium.

Because heart related illnesses can be passed down genetically, your children will also have to pay the higher premium as will their children unless they can show NO HISTORY of heart, artery or blood related illness going back a minimum of 4 generations.

Heart related illness puts you in a Table D risk pool. This means an increase of greater than 400% over the Standard Healthy Citizen Rate. Please note that if you CHOOSE to NOT buy coverage, you will be responsible for 100% of ALL health related expenses regardless of income, unless your State has picked up the Medicaid responsibilities moved to your State by Federal Law in 2017. As Speaker of the House, Paul Ryan queried, why should "people who are healthy pay for the people who are sick"? You have the imminent potential to get sick, so the rest of us will not pay for your poor planning by being born to a family with a history of heart disease.

Thank your Congressional Representative for your terrific new health plan.

Sincerely,