Notice 2015-16

From: Jacquie Goss <jacquiegoss@hotmail.com>
Sent: Tuesday, May 05, 2015 2:19 PM
To: Notice Comments
Subject: Notice 2015-16

To whom it may concern regarding the exise tax on "cadillac health care",

Please do not begin implementing the Cadicallac care tax as it is currently written. I live in Fairbanks, Alaska, where health care costs are very high. Last year I was enrolled in the government health care exchange. I had a bronze plan. The premiums for this plan are currently $450/month, which gave me a plan with a $5500 deductible and a 30% copay. The plan costs about $5500/year and is essentially a catastrophic plan. I would have to spend $7,000 a year before any benefits kick in so I never went to the doctor. The free annual exam is a joke; I can get the same information for free at the Walmart pharmacy. Forturnately, I switched jobs and now have employer-covered health insurance. I have only a $500 deductible and 20% co-pay; it costs me and my employer $14,400/year. I do not see this as being a "cadillac plan". A lower level plan would still be above the $10,600/year threshold. The only way to avoid being taxed on my health care would be to go back to a bronze plan, which prohibits me from getting preventative care through the high deductible and co-pay. I can see that having a low deductible would actually allow me to use the health care that I am paying for, and therefore puts more "strain on the system", but the alternative is to not be able to use the system at all.

There needs to be a different metric for determining which people are taking advantage of the system than just "who has the highest premium costs".

Thank you,

Jacquie Goss
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