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I have read the proposed tax referred to as the Cadillac Tax and a lot of things began to click into place for me. I am a RN Case Manager and the company that I work for has decreased the amount of coverage it is willing to provide to its employees this year and now I understand some of the reasons why. I want to let you know that despite what the gurus of Washington may think this tax is hurting not helping the people of America in particular the low and middle class. These are the people that the ACA was supposed to help. This tax causes more health care provisions to be lost by people who truly need them. I agree that people need to take more responsibility for their health care, but where is a reward to do so in this tax? It will be punishing people who need health care assistance the most. For example what happens when a man in his 40's who had a good health plan that provided for his care but he never needed to use it for anything except preventative health care, not he is diagnosed with cancer. He needs to have surgery, diagnostic treatment and chemotherapy. Oh but wait his health insurance now has a deductible of 5,000.00 before he receives any care at all and his families deductible is \$10,000.00 before they receive any assistance from the health insurance company. His employer group isn't going to suffer because they are not going to have to pay the Cadillac tax because they increased the premium cost and increased the deductible to avoid having to pay the Cadillac tax. Who is going to help this man and his family when he can't work because of the treatment and when his family can't afford to go to the doctor because they have to scrape together money to pay the husband and father's deductible and premiums. How does that bring in revenue for the IRS in the form of taxes? This tax isn't going to do what it was meant to do. It is only going to hurt those who need the health care the most. I am against this tax very much. If you want to bring in more taxes then just increase taxes a certain percentage across the board for all Americans based on their income and remove all deductions period. That will make it fair to all.

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