

Your current coverage with Companion Life has an annual anniversary date on or after December 31, 2013 but before March 31, 2014. Typically, you would receive a renewal notice from us prior to this date with an offer to renew with new rates. However, since we are exiting the market, we cannot offer you a renewal on a PPACA compliant major medical product in calendar year 2014. Instead, we will extend your current coverage from your policy anniversary date until your premium due date on or after March 31, 2014. This coverage will be provided at your current rate. Please find enclosed an amendatory endorsement to include with your current insurance contract indicating your health insurance coverage's new termination date as of April 1, 2014.

We are pleased to inform you that there are many options for you to secure health insurance coverage after your coverage termination date with us or prior. You may purchase insurance in the general marketplace or through the Federal Exchange. As brief background for you, PPACA created a new mechanism for purchasing insurance coverage called Exchanges or Marketplaces, which are entities that have been or will be set up in states to create an organized and competitive market for health insurance for qualified individuals and employers. Please go to <https://www.healthcare.gov/marketplace/individual> for information concerning health insurance coverage on the Federal Exchange.

Please remember that your health insurance with Companion Life is effective until April 1, 2014, as long your premiums are paid through that date. It has been our pleasure to serve as your health insurer. If you have any questions or concerns, please feel free to contact us at 1-800-518-4510 or by email at [questions@ihcgroup.com](mailto:questions@ihcgroup.com)

Sincerely,

COMPANION LIFE INSURANCE COMPANY.

COMPANION LIFE INSURANCE COMPANY,  
Columbia, South Carolina.

#### AMENDMENT 1

It is understood and agreed that the Policy and Certificate to which this Amendatory Endorsement is attached is amended as follows with respect to Covered/Insured Persons residing in North Dakota as of the effective date of their certificate evidencing their insurance coverage under the Policy:

Any Renewability or Termination of Insurance provisions of Your Certificate/Policy that indicates that insurance coverage will terminate following 180 days after Our decision to discontinue offering health insurance in the individual market in the state your coverage was issued is amended by adding the following:

The health insurance coverage for You and any Dependents covered under the Policy will terminate on April 1, 2014. Pursuant to the terms of the Policy, We will continue Your health insurance coverage at the current rates and benefits for Insured/Covered Persons up to this termination date, unless coverage terminates earlier in accordance with the Policy's provisions regarding termination due to the non-payment of required premiums when due.

This Amendatory Endorsement is endorsed and made part of the Policy and Certificate to which it is attached as of October 1, 2013.

This Amendatory Endorsement is subject to all provisions of the Policy which are not in conflict with the provisions of this Amendatory Endorsement. Nothing in this Amendatory Endorsement will be held to vary, alter, waive, or extend any of the terms, conditions, provisions, agreements, or limitations of the Policy other than stated above.

In Witness Whereof, the Insurance Company has caused this Amendatory Endorsement to be signed by its President.

TRESCOTT N. HINTON, Jr.,  
President.

#### OBAMACARE

(Mr. CAMP asked and was given permission to address the House for 1 minute.)

Mr. CAMP. Mr. Speaker, today I rise on behalf of the people I represent in Michigan's Fourth District who are feeling the real impact of ObamaCare. They are paying more for health care, losing the coverage they have and like, and having their work hours cut.

I have been receiving calls, emails, and letters from people worried about the negative impacts ObamaCare is having on their lives.

Jeff Frazier from Midland, Michigan, wrote:

My wife has been recently informed by her insurance carrier that her health care policy "does not comply with the Affordable Care Act." Now we must purchase a new policy to get the same coverage at an 18 percent increase in our premium. So, what happened to the "if you like your insurance, you can keep it"?

Unfortunately, Jeff's story isn't unique. He and an estimated 225,000 people in the State of Michigan and millions of Americans across the country are losing the coverage they have and like because of ObamaCare.

I urge my colleagues to join me in standing up against higher health care costs, dropped coverage, and reduced work hours that are hurting the constituents I serve in Michigan and Americans all across the country.

#### OBAMACARE

(Mr. LANCE asked and was given permission to address the House for 1 minute.)

Mr. LANCE. Mr. Speaker, New Jersey's largest newspaper, the Newark Star-Ledger, yesterday reported that fewer than 27,000 people have signed up for private health care insurance via the troubled ObamaCare Web site, [healthcare.gov](http://healthcare.gov). The number includes just 741 in New Jersey.

These enrollment numbers are being dramatically outpaced by the millions of Americans, including at least 800,000 New Jerseyans, who are losing their plans because of the law, despite the President's promise they would not.

The House will vote tomorrow on the Keep Your Health Plan Act that will provide much-needed certainty and relief to Americans who have lost or are about to lose their current health care coverage.

I encourage President Obama to keep his promise to the American people and join Members of Congress on both sides of the aisle in support of letting those who like their current health care plans keep them under the law.

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#### OBAMACARE

(Mr. KELLY of Pennsylvania asked and was given permission to address the House for 1 minute.)

Mr. KELLY of Pennsylvania. Mr. Speaker, sometimes the truth hurts, and for a quarter of a million Pennsylvanians, the truth really hurts because they are losing their health care plans.

Mike McKean and his father own and operate Titan Tool Company. It is a small business in Fairview, Pennsylvania, that their family has run since 1920. In his letter to our office, Michael wrote:

My dad has always prided himself of offering 100 percent health care coverage for every single one of our associates. It has been this way for as long as I can remember.

However, under ObamaCare, their yearly premium will rise 113.9 percent, taking the cost from \$120,000 to \$227,000. One of his employees will see her monthly premium go from just over \$300 to \$940. That is a 249 percent increase.

In Michael's words:

This type of increase is too much for the company to weather. Next year, for the first time in decades, my father and my family are forced to drop insurance coverage for our employees.

He also added:

Being the generous and concerned person my father is, he said he would give each employee this year's cost of premiums to offset the rise in costs, but beyond that, he cannot afford to do any more. This means that, next December, we will all have to pay enormous increases out of our pocket for poorer coverage.

That happens to be the truth, and not one that they have to go back on later on.

#### OBAMACARE

(Mr. NUNNELEE asked and was given permission to address the House for 1 minute.)

Mr. NUNNELEE. Mr. Speaker, they said implementing ObamaCare is going to be a train wreck, and that train wreck went right through the Etta community in Union County, Mississippi, and ran right over Reverend Bobby Irvin. Reverend Irvin tells me:

I had health insurance. I was happy with my coverage. Specifically, it is a coverage that I picked out and I selected, and my policy was canceled because it did not meet ObamaCare guidelines.

Reverend Irvin was made a promise by the President of the United States: if you like your health insurance, you can keep it. That promise has been broken. It is vital that we pass the Keep Your Health Plan Act so this House can step up and honor the promise that was made to Reverend Irvin and those Americans like him: if you like your health insurance, you can keep it.

#### OBAMACARE

(Mr. MURPHY of Pennsylvania asked and was given permission to address the House for 1 minute.)

Mr. MURPHY of Pennsylvania. Mr. Speaker, Dan from Greensburg, Pennsylvania, wrote to me. He said:

I am having very serious difficulties with the new health care. I called a place from the marketplace today inquiring about an affordable plan for my wife. I currently pay about \$300 per month through my employer just for her coverage, but she has lost her job. The marketplace premium for her beginning in January will be over \$800 per month. How do you think this is affordable coverage? This is a 200 percent increase, or more, for me. My wife and I both have bills to pay. I will lose my house if I pay this outrageous premium. I will find it to be necessary to drop her from coverage. I would have been willing to do my share in this, but this increase is way beyond my reach. I will not be able to cover my wife now. I am 62 years old. I had a major heart attack 3 years ago. I was revived four times during my heart attack and then had complications which required emergency abdominal surgery to save my life again. I am back to work, but I have medical expenses, and now my premium just for my wife is doubling. I am sorry for being angry, but I feel cheated. I am not able to afford the outrageous premiums, and I will not be able to cover my wife.

Mr. Speaker, this breaks your heart.

#### OBAMACARE

(Mr. MEEKS asked and was given permission to address the House for 1 minute.)

Mr. MEEKS. Mr. Speaker, really I felt compelled to come because let's really talk about what this is. This is the 44th time to try to deny people access to health care. That is what it is.

If you listened to some of my colleagues, you would think that all Americans are being denied health care coverage. Number one, we are talking about 5 percent, and 5 percent is too much. So what the President did today was to say that we are going to make sure that those individuals who have lost their coverage, if the insurance companies will stand up, they will do the right thing.

What this says is that what we know is that there are 36 States, most of them headed by Republicans, that have already decided they didn't want to get involved; they didn't want State exchanges. So they wanted to make sure to deny individuals who have pre-existing diseases.

You could come and talk about the people who are saying, Thank you, Mr. President, for the Affordable Care Act. Because of my preexisting condition, I had been turned down by insurance companies. With Affordable Care, that won't happen.

Young people who don't have insurance, up to age 26, they will still be covered because of the Affordable Care Act.

What this is is a process and an attempt to try to end the Affordable Care Act for the 44th time. Let's not do that. Let's give the people the right to health care.

#### OBAMACARE

(Mr. BISHOP of Utah asked and was given permission to address the House for 1 minute.)

Mr. BISHOP of Utah. Mr. Speaker, in 2003, 5-year-old Isabelle Jane was diagnosed with leukemia, a disease that has driven the decisions her family has made since that time on where to live, what doctors to have, what insurance to gain. She had daily chemotherapy for 3 years and is now in remission.

But 18 months ago, she started to have side effects from this disease. It affected her heart, her bones, and her cognitive processing. Since that time, and since ObamaCare was passed, her insurance rates have more than doubled, and she was told this year that their insurance would be canceled by the end of this year. As Isabelle Jane's mother wrote:

The Affordable Care Act has seriously threatened my family's way of life. For over 10 years, we have had the coverage we have needed to care for our family. I defy anyone who says the insurance we currently have is not enough. My daughter is living proof that it is.

Mr. Speaker, these people are being hurt by the present system, and that needs to change.

#### OBAMACARE

(Mr. McCLINTOCK asked and was given permission to address the House for 1 minute.)

Mr. McCLINTOCK. Mr. Speaker, by the government's own numbers, for every American who has found health coverage under ObamaCare since it rolled out, some 50 Americans have lost their health insurance on the individual market, but that doesn't account for the many millions more who are losing employer insurance or are losing wages as a direct result of the Democrats' ObamaCare fiasco.

One such family is the Howard Asbury family in Mariposa, California. Mr. Asbury writes:

I am a retired union carpenter, and I am covered under the union's retiree health plan. When I retired, my wife went to work in the billing department for an ambulance company. Yesterday, she was informed by the owner that he was dropping all health care coverage and cutting all employees below supervisor to part-time. We will be able to enroll her and our two children under my retirement health plan through my union, although this does not address the loss of income. So now we have to pay for her coverage and the children on \$440 less income.

Mr. Speaker, my office is being flooded by such complaints. I have to believe that our colleagues across the aisle are hearing the same things. Why aren't they listening?

#### OBAMACARE

(Mr. LOBIONDO asked and was given permission to address the House for 1 minute.)

Mr. LOBIONDO. Mr. Speaker, I rise today to indicate, as many of my col-

leagues have, that beyond the so-called glitches and hiccups of the Web site, that the President's health care bill simply is not working. In fact, it is hurting.

Since the President's health care bill was signed into law, I have seen the anxiety, the confusion, and the genuine fear of south Jersey families, employers, employees, and of health care professionals; and for 4 years the conversations around the kitchen table and the water coolers have been about this anxiety and uncertainty. That has turned to real fear—fear and anger.

Terry from Millville told me that both her mother and her mother-in-law had current plans, and they were very happy with them. They were canceled under the President's health care bill, only to be replaced by plans with higher copays and premiums.

Randy from Scullville wrote on my Facebook that his monthly premiums are now \$2,500, a full \$700 more than before.

Lou, who opened a small business less than 2 years ago, hired more than 50 people and is going to have to make them part-time. This simply is not working, and it is wrong.

#### OBAMACARE

(Mr. HASTINGS of Washington asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. HASTINGS of Washington. Mr. Speaker, we all heard President Obama say, If you like your health care plan, you can keep, period.

A constituent of mine from Yakima, Gary Bailey, writes:

My wife and I are self-employed. Our provider just sent us a letter telling us that, due to the Affordable Care Act, our policy will no longer be available and we will have to choose a new policy.

He went on to say:

The least expensive policy is double the cost of my original policy, and the deductible went up to \$10,000.

Mr. Speaker, Gary is not alone. Millions of hardworking Americans have lost the insurance they like and can afford. The Keep Your Health Plan Act that we will vote on tomorrow fulfills President Obama's promise, even if he won't.

YAKIMA, WASHINGTON.

REPRESENTATIVE HASTINGS, I have to write to tell you what has just happened to me regarding my health insurance with Regence Blue Shield. My wife and I are self-employed and do not get insurance from our employer. We cannot afford a luxury policy in fact our policy was major catastrophic with a \$3500 deductible. Our provider just sent us a letter telling us that, due to the "Affordable Care Act," our policy will no longer be available and that we will have to choose a new policy.

The least expensive policy is double the cost of my original policy and the deductible went up to \$10,000.

President Obama said that our health care would go down \$2,500. Our cost for one of us went up \$1,632. I am sorry Congressman Hastings, but the President and all the democrat party has not been truthful and you need to