

## **My Personal Interaction with Obamacare.**

Mark Greenstein, Age 54.

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I have been healthy enough to avoid using any health insurance. My father was an MD who taught my sister and I that most ailments cure themselves, and that hospital visits should be rare.

Until my early 40s, I carried a certificate that showed any rescuer or caregiver who encountered an unconscious Mark Greenstein that I was self-insured and they would be reasonably reimbursed for restoring me to health.

I acceded to using an established insurance firm because I feared the rise of a condition that would prevent me from ever having health insurance. So I enlisted in an Aetna plan. I used a very high deductible (for the time; now \$5000 deductibles are about the norm). I never called on the Aetna plan for payment. The small value doctor visits I paid for out of pocket.

I resisted Obamacare for its first three years. But when the penalty for NOT buying insurance grew to over \$600 a year, I reluctantly signed on. The ConnectiCare plans are largely based on income. Since I am self-employed, my income in this decade has swung greatly, including one year of net loss. I brought my tax forms dating back to 2011 to the New Britain ConnectiCare office so their agents could scrutinize my forms. They chose to go with a simple form and guided me to a set of "Gold, Silver, and Bronze" plans.

I chose an inexpensive Silver plan and have stuck with it unchanged through the renewals. Though my income has changed and I again offered ConnectiCare to scrutinize my tax returns, they have sought no change in plan. I SEEM to be getting off cheaply. Then again, I'd be paying ZERO were it not for a scheme foisted on me against my will.

I make this bargain -- keep things simple and cheap and expect me never to use the insurance I'm paying for. I will exhaust my HSA, and deplete my private savings accounts before I call on the state to cover an accident or disease treatment. Call this "salutary neglect". This was good for Americans in the past (see colonial America under Britain's loose "rule") and it is acceptable, perhaps even good, for me.