

Hello, This is Tom Cookman with a Community Comment.

I recently found out there is a bill on Governor Brown's desk, waiting for his signature, that is very disturbing: Although your taxes will still go towards maintaining police and fire departments, starting next year, privately employed individuals will no longer be able to use these services. Unfortunately, if your home is burglarized or catches on fire, it will be YOUR responsibility to pay for your own protection. It is highly suggested by the government that you keep private police and fire protection on monthly retainers so that anytime you need them, they will be available. The government has also determined that we will only have eight of these companies in the entire state of California that will be allowed to do business here, so the retainers will be extremely expensive. Although, as I previously stated, our tax dollars will still be used for police and fire departments, only government employees and those individuals who do not work will have the privilege of using them. I am in an uproar over this unjust and asinine situation that just proves again what idiots our politicians are!

You're probably saying, "That's stupid! That's can't be right!" And you'd be absolutely correct. That is not actually happening, but it's exactly the same scenario when it comes to our health insurance. In California, there are very few insurance companies allowed to do business, which results in less competition and escalates premiums. As a privately employed individual, I pay \$1485 a month for health insurance that covers myself, my wife, and my son. This is medical insurance only - no vision or dental. Our deductible is \$5,000 per person with a \$10,000 maximum out of pocket expense for my family. After we reach our deductible, our share is 20%. Calculate this out, and you can see that our premiums and deductibles will add up to between \$23,000 and \$28,000 a year before

we are fully covered. It cost me \$23,000 before I'm given the luxury of STILL paying 20% of our medical bills. This is extremely unbelievable in itself, but it only gets more out of control when you realize my taxes pay into health coverage for government employees, but get no benefit myself. Why should I have to pay for my own piss poor insurance and yet they get theirs for almost free using my money? It doesn't even make sense! I pay for my own at an exorbitant price - why shouldn't they have to pay their share, too? It makes it worse knowing the politicians who get excellent, free coverage, which includes vision and dental, are the ones making the deals with insurance companies. It's like they are the mob.

This is what Governor Walker changed in Wisconsin that has so many mobster politicians, unions and government workers upset. He saw a way to cut costs - and it made sense. He said that everyone needs to pay for health insurance. Why not? No one should be required to pay into the health care pot and not get to use it! When President Obama implemented his Health Care Reform legislation, those in favor of this unconstitutional bill, toted how great this was for our country. Well, every year my premiums are increasing 20-25% and my coverage is declining. I'm not sure what kind of Chicago style back room deal he made with the insurance companies, but somehow the costs for the private sector has more than doubled since Obama "saved" healthcare. If you work for the government, look at your last paystub and see how much you paid for excellent health insurance and realize my taxes subsidized this for you and I paid almost \$1,500 for a fraction of the coverage you are receiving. THIS IS ABSURD! THIS IS UNFAIR! THIS NEEDS TO BE REVERSED! WE NEED CHANGE.

This has been Tom Cookman with a Community Comment