# Health Insurance

June 24,2016

Dear President,

Hello, my name is Diana, I am currently a freshman at California State University, Chico. There are many concerns going on in the world and one of mine would be health insurance.

Us Americans should have more benefits with our health insurance, it does not make sense how as you get older your insurance benefits tend to decrease. Many people have complained about getting denied healthcare because of  their previous medical history. The costs of health insurance is increasing and many tend to lose their insurance when they lose or change their job, currently 24% of the population fit in this category.

I currently have Medical Insurance and from experience  I'd say that medical insurance does not really cover much. I found out recently that I have to pay out of pocket for my wisdom teeth to be  removed. My mother considered going to Mexico to do this because healthcare there is a lot cheaper. The thought of this is very sad because we should not go out of state for health care when we can receive fair medical assistance in our hometown. Coming from a low income family and raised by a single parent I seen my mother struggling. It is not fair when having medical you are only allowed to choose a doctor from a list and coming from experience at times the doctor will not give you their full attention. My mother who has seen several doctors to get check ups because she would feel sick all told her she was fine when that was not the case. When going to an optometrist my mother was told that her health insurance can only cover her checkups but not the actually glasses and I was also told the same thing once I turned 18. My mother was in a terrible car accident on the freeway a couple of years ago and, her health insurance didn't cover her;, the bills stacked up.

I believe that it is not fair how we are so limited to certain things especially when you are low income.  Can we have a say in the healthcare system and how it works? Based on the information I have found, there are 46 million Americans who are uninsured overall. Can we cause a change if we put our mind to it?  The answer is yes! I can say there are many Americans along with Immigrants that say the healthcare system is unfair. We spend a lot of money in the healthcare system but get the least in return, 35% of Americans struggle with their medical bills. We also receive poor care assistance; 7,000 people die every year due to being prescribed the wrong medication. Three out of ten patients get their information misplaced and have to go through labs and check up process all over again. Health insurance has become a serious issue the last couple of years, but not a single change has happened besides health insurance increasing.  In order to make a change we must stand up for ourselves. Thank you for taking this under consideration.

Sincerely,

Diana Navarrete