

**Date: March 6, 2019**  
**To: House Insurance Committee, Jene Vickrey, Chairman**  
**From: Gary Wohlforth, Wyandotte County farmer**  
**Re: SB 32 – KFB Health Plans, proponent, written only**

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It was the 1970s. I was getting out of high school. I would be a fourth-generation dairy farmer in Leavenworth County. Well, maybe not. The future of the small family farm was starting to be uncertain. Instead, I left the farm for a more stable future.

It's the end of 2011 and after working away from the farm for more than 35 years I can retire with a good pension. Now I can go back to what's in my blood. While the dairy herd is long gone, I can finally farm what's left of the family farm. Well, maybe not. Once I reached full retirement I would no longer have health insurance from an employer. My wife has health problems and can only work part-time. So, I must keep health insurance going. I was paying \$1,310 per month premiums for the two of us. This was the cobra rate from my past employer. I understand the premiums for this same policy for the retirees is now close to \$1,900 a month and there are deductibles and copays as well.

After nearly two years of paying \$1,310 per month I went back to work in order to get employer-based health insurance. For the last five years I've been working again away from the farm and probably will have to work at least another five years until age 65. I don't think it's possible to have affordable health care without working full time for an employer, which means there's no time to farm. If I can make it to Medicare, maybe then I can farm, or maybe not because the supplemental insurance to Medicare will probably be unaffordable as well.

Farmers need another option and I am hopeful SB 32 will allow KFB to create a new healthcare plan. Please support SB 32 so that I may be able to keep farming.

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