

# PUBLIC SUBMISSION

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Request for Information Regarding the Paul Wellstone and Pete Domenici Mental Health Parity and Addiction Equity Act of 2008

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Request for Information Regarding the Paul Wellstone and Pete Domenici Mental Health Parity and Addiction Equity Act of 2008

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## General Comment

Government control and interference in our health care system is what has made health care not affordable to most Americans. Government has combined true insurance (insuring against and mitigating a potential costly event) with pre-paid medical care. Separate these two plans or coverages and we can have a chance at making things affordable. Other factors in skyrocketing costs are state and federal mandates. If pre-paid medical and health insurance were a true cafeteria plan we could pick and choose the coverages we wanted and needed. As a 50 year old woman I don't need maternity care. I also don't want to pay for chiropractic. But if I were 20 I would want maternity as an option to plan a family.

Allow us to own our own policies so they are portable and not employment or employer dependent. Put the tax deductions with the individual and NOT the employer. When people have a severe health event it isn't only the expense of the health care that affects them it is also the loss of income if the illness makes it so they cannot work. Americans should be more knowledgeable about long term and short term disability insurance.

The federal and state governments roles are not to take care of us. We are adults

and are responsible for our own choices and decisions. With those decisions are positive and negative consequences. We cannot learn and improve if we are not allowed to fail and succeed based on our choices and decisions. How we choose to spend out money is just one of many choices we make in our lives. I don't want my neighbors having input into how I spend my money and I sure don't want the government dictating how I MUST spend my money. Some people choose to spend their money on cars and beer instead of health care. That's fine but don't make me pay for their choices and I will not ask them to pay for mine.

I am an ordinary low-income working American. I have been unemployed and chose to buy individual health insurance for me and my family. I paid for prescriptions with cash. I worked 3 part time jobs to pay my bills when I couldn't find full time employment.

Each time the government mandates something Americans lose a piece of our freedoms and liberty. A mandate also dictates how I must spend my money. This is wrong. A safety net for those who are incapable of self-support is supported by most Americans. A mandated health care program provided by the government and forced on Americans who are also forced to pay is NOT supported by most Americans.

Change the rules, regulations and laws to allow for a more competitive health insurance market. Allow us to purchase health insurance across state lines. The freedom to chose is as American as the Constitution. Mandates are coercive and anti-American. Just say NO to government health care. We do not want Canadian health care here. We do not want a government employee dictating who lives and who dies by their choices of what care we get and don't get.