

Dear Partnership,

I am an interested lifelong NYS resident who anticipates being in the market for health insurance coverage soon. I have been shopping for coverage and have compared rates with other states, like PA, and find that there are few choices and high rates for individual or family coverage in NYS vs other states.

I read the Modeling of Options ... proposal and would support the Freedom Proposal above all others because I believe it would offer me the greatest choice of plans and coverage options at the most competitive rates. In any case, I would prefer a choice of plans (coverage options) over standardized coverage and I am against progressive financing.

I support HSA's coupled with HDHPs. Give me the maximum choice and allow me to purchase health insurance with pretax dollars.

Thank you.
Sincerely,

Kent Morgan