



Colorado Health Care Stories

Elena Miller-ter Kuile, La Jara



“My family was one of the first Hispanic families to come to the San Luis Valley in the 1860’s. Since then, we have continued to farm in the same area as our ancestors. My dream was to run the farm myself, but farming is difficult financially, and being mostly self-employed, it is hard to find health insurance.

Before the Affordable Care Act, my coverage was terrible. I was paying \$300 a month for catastrophic coverage with a \$7500 deductible. Even with health insurance, I postponed doctors’ appointments, because I dreaded to see the bill.

After the ACA passed, I was able to get affordable and comprehensive coverage through Connect for Health Colorado. Because I’m eligible for tax credits, I only pay about \$60 a month out of \$280 overall premium. And to top it off, I don’t have to worry about the fact that I have a pre-existing condition, hypersomnia.

I know our country can still improve in ensuring affordable healthcare for all, but I think we are moving in the right direction. I can now happily live my

dream of farming thanks to the Affordable Care Act. No one should have to choose between being healthy and following their dream. Making healthcare more accessible and affordable will only make our country stronger and allow people like me to make decisions not out of fear of losing something, but with the confidence that something innovative and new will lead to great things.”

Lynn Carretta, Montrose

“I had a total knee replacement at age 58. When I left my job in 2012, I had no idea that I would be uninsurable. Every health insurance company turned me down because of my knee surgery, which was considered a pre-existing condition. I had the option of getting insured through Colorado’s high-risk pool, Cover Colorado, but the deductible was \$10,000, and I couldn’t afford it. I decided to go uninsured, which was terrifying.



After the Affordable Care Act passed, I went to work for Connect for Health Colorado so I could help folks get enrolled. From my experience, it’s working people and retirees that benefit the most from the ACA.

Please don’t dismantle the ACA and roll back the progress we’ve made.”