

Your current coverage with Companion Life has an annual anniversary date on or after December 31, 2013 but before March 31, 2014. Typically, you would receive a renewal notice from us prior to this date with an offer to renew with new rates. However, since we are exiting the market, we cannot offer you a renewal on a PPACA compliant major medical product in calendar year 2014. Instead, we will extend your current coverage from your policy anniversary date until your premium due date on or after March 31, 2014. This coverage will be provided at your current rate. Please find enclosed an amendatory endorsement to include with your current insurance contract indicating your health insurance coverage's new termination date as of April 1, 2014.

We are pleased to inform you that there are many options for you to secure health insurance coverage after your coverage termination date with us or prior. You may purchase insurance in the general marketplace or through the Federal Exchange. As brief background for you, PPACA created a new mechanism for purchasing insurance coverage called Exchanges or Marketplaces, which are entities that have been or will be set up in states to create an organized and competitive market for health insurance for qualified individuals and employers. Please go to <https://www.healthcare.gov/marketplace/individual> for information concerning health insurance coverage on the Federal Exchange.

Please remember that your health insurance with Companion Life is effective until April 1, 2014, as long your premiums are paid through that date. It has been our pleasure to serve as your health insurer. If you have any questions or concerns, please feel free to contact us at 1-800-518-4510 or by email at questions@ihcgroup.com

Sincerely,

COMPANION LIFE INSURANCE COMPANY.

COMPANION LIFE INSURANCE COMPANY,
Columbia, South Carolina.

AMENDMENT 1

It is understood and agreed that the Policy and Certificate to which this Amendatory Endorsement is attached is amended as follows with respect to Covered/Insured Persons residing in North Dakota as of the effective date of their certificate evidencing their insurance coverage under the Policy:

Any Renewability or Termination of Insurance provisions of Your Certificate/Policy that indicates that insurance coverage will terminate following 180 days after Our decision to discontinue offering health insurance in the individual market in the state your coverage was issued is amended by adding the following:

The health insurance coverage for You and any Dependents covered under the Policy will terminate on April 1, 2014. Pursuant to the terms of the Policy, We will continue Your health insurance coverage at the current rates and benefits for Insured/Covered Persons up to this termination date, unless coverage terminates earlier in accordance with the Policy's provisions regarding termination due to the non-payment of required premiums when due.

This Amendatory Endorsement is endorsed and made part of the Policy and Certificate to which it is attached as of October 1, 2013.

This Amendatory Endorsement is subject to all provisions of the Policy which are not in conflict with the provisions of this Amendatory Endorsement. Nothing in this Amendatory Endorsement will be held to vary, alter, waive, or extend any of the terms, conditions, provisions, agreements, or limitations of the Policy other than stated above.

In Witness Whereof, the Insurance Company has caused this Amendatory Endorsement to be signed by its President.

TRESCOTT N. HINTON, Jr.,
President.

OBAMACARE

(Mr. CAMP asked and was given permission to address the House for 1 minute.)

Mr. CAMP. Mr. Speaker, today I rise on behalf of the people I represent in Michigan's Fourth District who are feeling the real impact of ObamaCare. They are paying more for health care, losing the coverage they have and like, and having their work hours cut.

I have been receiving calls, emails, and letters from people worried about the negative impacts ObamaCare is having on their lives.

Jeff Frazier from Midland, Michigan, wrote:

My wife has been recently informed by her insurance carrier that her health care policy "does not comply with the Affordable Care Act." Now we must purchase a new policy to get the same coverage at an 18 percent increase in our premium. So, what happened to the "if you like your insurance, you can keep it"?

Unfortunately, Jeff's story isn't unique. He and an estimated 225,000 people in the State of Michigan and millions of Americans across the country are losing the coverage they have and like because of ObamaCare.

I urge my colleagues to join me in standing up against higher health care costs, dropped coverage, and reduced work hours that are hurting the constituents I serve in Michigan and Americans all across the country.

OBAMACARE

(Mr. LANCE asked and was given permission to address the House for 1 minute.)

Mr. LANCE. Mr. Speaker, New Jersey's largest newspaper, the Newark Star-Ledger, yesterday reported that fewer than 27,000 people have signed up for private health care insurance via the troubled ObamaCare Web site, healthcare.gov. The number includes just 741 in New Jersey.

These enrollment numbers are being dramatically outpaced by the millions of Americans, including at least 800,000 New Jerseyans, who are losing their plans because of the law, despite the President's promise they would not.

The House will vote tomorrow on the Keep Your Health Plan Act that will provide much-needed certainty and relief to Americans who have lost or are about to lose their current health care coverage.

I encourage President Obama to keep his promise to the American people and join Members of Congress on both sides of the aisle in support of letting those who like their current health care plans keep them under the law.

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OBAMACARE

(Mr. KELLY of Pennsylvania asked and was given permission to address the House for 1 minute.)

Mr. KELLY of Pennsylvania. Mr. Speaker, sometimes the truth hurts, and for a quarter of a million Pennsylvanians, the truth really hurts because they are losing their health care plans.

Mike McKean and his father own and operate Titan Tool Company. It is a small business in Fairview, Pennsylvania, that their family has run since 1920. In his letter to our office, Michael wrote:

My dad has always prided himself of offering 100 percent health care coverage for every single one of our associates. It has been this way for as long as I can remember.

However, under ObamaCare, their yearly premium will rise 113.9 percent, taking the cost from \$120,000 to \$227,000. One of his employees will see her monthly premium go from just over \$300 to \$940. That is a 249 percent increase.

In Michael's words:

This type of increase is too much for the company to weather. Next year, for the first time in decades, my father and my family are forced to drop insurance coverage for our employees.

He also added:

Being the generous and concerned person my father is, he said he would give each employee this year's cost of premiums to offset the rise in costs, but beyond that, he cannot afford to do any more. This means that, next December, we will all have to pay enormous increases out of our pocket for poorer coverage.

That happens to be the truth, and not one that they have to go back on later on.

OBAMACARE

(Mr. NUNNELEE asked and was given permission to address the House for 1 minute.)

Mr. NUNNELEE. Mr. Speaker, they said implementing ObamaCare is going to be a train wreck, and that train wreck went right through the Etta community in Union County, Mississippi, and ran right over Reverend Bobby Irvin. Reverend Irvin tells me:

I had health insurance. I was happy with my coverage. Specifically, it is a coverage that I picked out and I selected, and my policy was canceled because it did not meet ObamaCare guidelines.

Reverend Irvin was made a promise by the President of the United States: if you like your health insurance, you can keep it. That promise has been broken. It is vital that we pass the Keep Your Health Plan Act so this House can step up and honor the promise that was made to Reverend Irvin and those Americans like him: if you like your health insurance, you can keep it.

OBAMACARE

(Mr. MURPHY of Pennsylvania asked and was given permission to address the House for 1 minute.)