

*Nathan Wilkes - Introductory Remarks
Grand Junction Town Hall Meeting with President Barack Obama
August 15, 2009*

My name is Nathan Wilkes. I grew up back east in a blue collar family that couldn't provide much, but always tried to instill good values in me so that maybe I would have a better life than they were able to achieve. I hope I am doing them proud.

I married my high school sweetheart after dating her for six years. We had our first child six years later. I worked my butt off in school and graduated summa cum laude with a degree in electrical engineering and worked for two different global telecommunications carriers before venturing into the realm of the startup – helping build a new company here in Colorado from the ground up.

Neither I nor my family has EVER been uninsured. Let me repeat, we've NEVER been without insurance. Despite this fact, we've faced numerous struggles because of the cost of our health care.

Our second child, Thomas, was born in 2003. Within a day, he was diagnosed with severe hemophilia – a manageable yet costly chronic bleeding disorder. Our local hematologist came by that very same day to help us comprehend what we were facing. Her first question to us was: Do you have good insurance?

Of course we did. My industry was highly competitive for talent. We had to have the best plans possible to attract the best talent.

But when the insurance company saw our claims – ranging from a few thousand dollars to \$750,000 a year – they started to increase the premiums for all our company's employees and their families.

The company tried to find other coverage, but no other insurance company would take them with Thomas on the policy. When we neared the \$1 million cap on Thomas' policy, I searched frantically for another option. A social worker suggested that my wife and I get divorced so that she could go on Medicaid. We contemplated it, only for a second, but knew it was something we could never do.

We found a way to get Thomas into the state's high risk pool, but it too had a \$1 million cap, and we continued to pay premiums to both my company and the high-

risk insurance pool. By this time I was paying about \$25,000 a year and still getting huge bills and threats from collection agencies – I had to find another way.

I decided to start my own business so I could have more control over the plan selection. Fortunately, under Colorado law, small group coverage is guaranteed for small businesses, so I was able to get coverage for my family. But I still face increasing premiums and a \$6 million lifetime cap, and I fear that cap may be exceeded because of Thomas' continuing need for care.

I know our country needs health insurance reform. My family needs health insurance reform, which would bring a future without annual or lifetime caps on benefits for Thomas and for our family.

My family is thankful for this administration's efforts and those in Congress that support them – to accept the bold challenge to do what is right for our country, putting hope above fear and paving the way [APPALAUSE] for affordable quality care for everyone – especially those that need it most.

And now I am honored to introduce someone who is fighting for health insurance reform for all of us, President Obama.