



Virginia MIRC &lt;vamirc@mirc.virginia.gov&gt;

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**New MIRC Comment**1 message

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[REDACTED] Wed,  
Reply-To: [REDACTED]  
To: vamirc@mirc.virginia.gov

Oct 9, 2013 at 11:29 AM

**First Name** - Sara**Last Name** - Kaltreider**Organization Name** - Physician

**Comment** - Expansion of Medicaid is not a healthy option for Virginia during a time when unfunded liabilities have driven the country into abysmal debt. A better course for Virginia is to offer more affordable options for purchase of insurance products tapered to the needs of an individual or family. Obamacare is NOT affordable. Unfortunately, the more one offers "free" services on the backs of tax-paying citizens, the more people will sign up for handouts. Each family should pay for an insurance product they can afford. Health care is a privilege, not a right. We need food to survive, but that does not give us the right to steal from the grocery store! Same with medicine - we need it, but you can't get it or steal it from the doctor's office without paying something. Private insurance companies should be allowed to offer a variety of products and to sell across state lines. Introduction of free market competition will bring the prices down. We should be able to purchase catastrophic insurance for hospitalization, and have the option to pay out of pocket for routine checkups. I should not have to pay a high premium to subsidize someone else's tremendous list of medications. Free market will lower costs! Many other ideas are out there, but the Federal Government is not listening. It is refreshing to know that state government is at least asking for ideas and comments.