

**From:** [Elizabeth McKinney](#)  
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Ethan,

This is insane. I get that the individuals going through the market place will probably get a bigger tax credit but do you have a clue what this is doing to the individual market outside of the market place? Their health insurance payment has become a house payment?????? When can we get off this marry-go-round??? Something has got to change you are expecting a private industry to clean up the mess that the government made. Even if it is part past and yes PRESENT governments mess it is a mess. Come up with something to fix the problem instead of trying to put a band-aide on it.

Liz McKinney

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