

**From:** Joyce Michelin [joycem42@gmail.com]  
**Sent:** Sunday, October 23, 2011 9:13 PM  
**To:** HHS MLR Adjustments (HHS)  
**Subject:** Indiana MLR waiver application

I am an Indiana Resident who already has no health care. I have been out of work for over two years.

Indiana does not have the money to put me, an adult with no dependents, on their health plan.

I have, quite literally: one adult family member with Crones' Disease living in fear of the day my brother's benefits are gone as far as she is concerned, now in her early 20s; a nephew born with congenital glaucoma now needing an excruciatingly painful eye removed and can't have it done because he is in his 30s without insurance; i myself broke my ankle while off and expect to be sued momentarily for the medical fees (so many hidden, incidentally, and misrepresented to me even as they delivered the services) that I can only pay back if I start getting a paycheck that will allow it...

**Please don't take away our last hopes on this bogus nonsense purported by the Indiana government.**