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Judge Steven W. Rhodes
C/O Clerk of the Court
United States Bankruptcy Court
Eastern District of Michigan
Southern Division
211 W. Fort Street
Suite 1800
Detroit, Michigan 48226

RE : Case # 13-53846 Detroit Bankruptcy

Dear Judge Rhodes:

I am a retired City Employee. I worked 33 years, and I am 63 years old, and therefore have to pay for my health insurance. My husband is also, a retired City Employee, he however is 72 and on Medicare. Because of our combined income, I do not qualify for a government subsidy. I am glad that because of the Affordable Care Act, everyone will be able to have health insurance, I have never been without. I know in this respect I have been blessed. However, I am appealing to you for help. I now have to pay \$559.88 monthly to Blue Care Network. I am insulin dependent so I have to have reasonably good insurance. The \$559.88 is not even as good as the insurance I previously had, (\$72.00 monthly). I now can barely manage my health insurance premiums, (I dropped my dental coverage) because I have other creditors.

I know our responsibilities are not the City's fault but they were acquired based on our promised/guaranteed income. If the City takes additional monies from our pensions **we will** have to file bankruptcy. Our credit currently is good. We are too old to start over. As retired City employees, who would give us credit now?

I know this is hard for you also, I know you don't want seniors to suffer, but we are and will.

Thank you for your consideration.



Laura Wilson