



Cunix Insurance Services

An Ohio Health Insurance Partners Agency 

December 2023

Dear Clients:

Every cause needs a champion. I am dedicated to health insurance, the way most Americans access and pay for health care. There are those amongst us who voice their support to friends and strangers about their religion, politics, or favorite sports team. Few, however, are as dedicated as my longtime client, Jerry. Jerry takes a backseat to no one in his support and promotion of the one cause he, and he alone, champions. He is the Johnny Appleseed of locally baked Russian Tea Biscuits. I have been low-carb for over twenty years, but I look forward to Jerry's annual visit, a fresh box of Russian Tea Biscuits in his hands.

The annual visits are the best part of this gig. The first appointment of October 15th, the first day of the Annual Enrollment Period, is reserved for Barbara. I look forward each October to seeing Sandy and John and, a day or two later, their friends Mary and Bill. Janice and Howard have been visiting for years. These appointments touch upon kids, grandkids, politics, books, art, maybe a little more politics, and before we run out of time, the clients' health insurance. It is amazing how much ground you can cover in 45 minutes or so. Some of my peers are envious of the relationships my clients and I have developed over the years.

There is so much going on in our country and so much war and destruction around the world, that it almost seems selfish to ask you to pay attention to health insurance in 2024. But health insurance is important for you, if you need care, and it is 20% of our economy. This will be an election year. Demand details, not just platitudes. If someone tells you that they are going to lower your premiums, ask "How?" Repealing the Patient Protection and Affordable Care Act (Obamacare) without both a comprehensive replacement and a transition plan would be disastrous. Senators and Congressmen will need to address Medicare funding and coverage changes. What are their plans? Your vote is important. I'm already booked for my annual February trip to Washington. Send me your thoughts and questions. And don't forget that our elected representatives in Columbus also have a major impact on many aspects of our lives, including health insurance. I hope to be in Columbus a few times in 2024.

We saw unspeakable horrors this past year. Ukraine is still under attack and in October the world watched the slaughter and capture of civilians in Israel. Many of us have friends and relatives in Israel. Peace, whether it is in Europe or the Middle East, seems to be beyond our reach, but we must remain hopeful. And we can't forget that the United States has many brave men and women stationed around the world.

I hope that your 2024 will be a year of great visits, good conversations, and maybe even a Russian Tea Biscuit or two. As always, I thank you for your support, your friendship, and your continued confidence. We are all in this together.

David L Cunix
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