



Cunix Insurance Services

An Ohio Health Insurance Partners Agency 

December 2020

Dear Clients:

I closed last year's letter by noting:

We will be challenged in 2020. We will be challenged as a country. And we will be challenged personally. We all have friends and relatives across the political spectrum. Disagreeing, even vehemently, over issues can be done without personalizing the debate. It will take a lot of effort.

Wow was that an understatement!

The impeachment, the campaigns, and the election pitted us one against another. The pandemic, COVID 19, touched all of us. We are trying, as a country, to rise to these challenges. But we have lost over a quarter of a million of our fellow citizens to the coronavirus.

"Do you know anyone who has had it?" I was asked that question in April and May. Now, sadly, I've had clients and their families touched by COVID. I have had clients hospitalized. We all also know people, including many of you, who have been financially devastated by the illness and our attempts to contain it. Many of my clients in the service industries took a big hit. Several of my dentist clients were forced to close or merge their offices. Restaurants were closed. Servers, bartenders, and chefs were laid off. Even those of us who were able to remain open had to change how we did business. A vaccine may end the threat, but it alone cannot bring us back to normal.

Our health care system has been pushed to its limits this year. Our health insurance system was prepared to do its part. Many of my clients stepped up and covered their employees' health insurance even when their businesses were temporarily shuttered. For those not so fortunate, our unemployed and under-employed found refuge in Ohio's expansion of Medicaid, a key element of the Patient Protection and Affordable Care Act.

We begin 2021 with a lot of questions. I am only qualified to answer your questions about life, health, and disability insurance. The big answers will come from Washington, Columbus, and most importantly, from each of us.

Our country will be forced to address issues of health care, economic disparity, racial inequality, and even war and peace. And though most of our focus may be inward, we must remember that we still have brave men and women in uniform stationed in harm's way throughout the world. Those are a lot of challenges. We will need to commit ourselves, as Americans, to address all of them.

As always, I thank you for your support, your friendship, and your continued confidence. We will get through all of this together.



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