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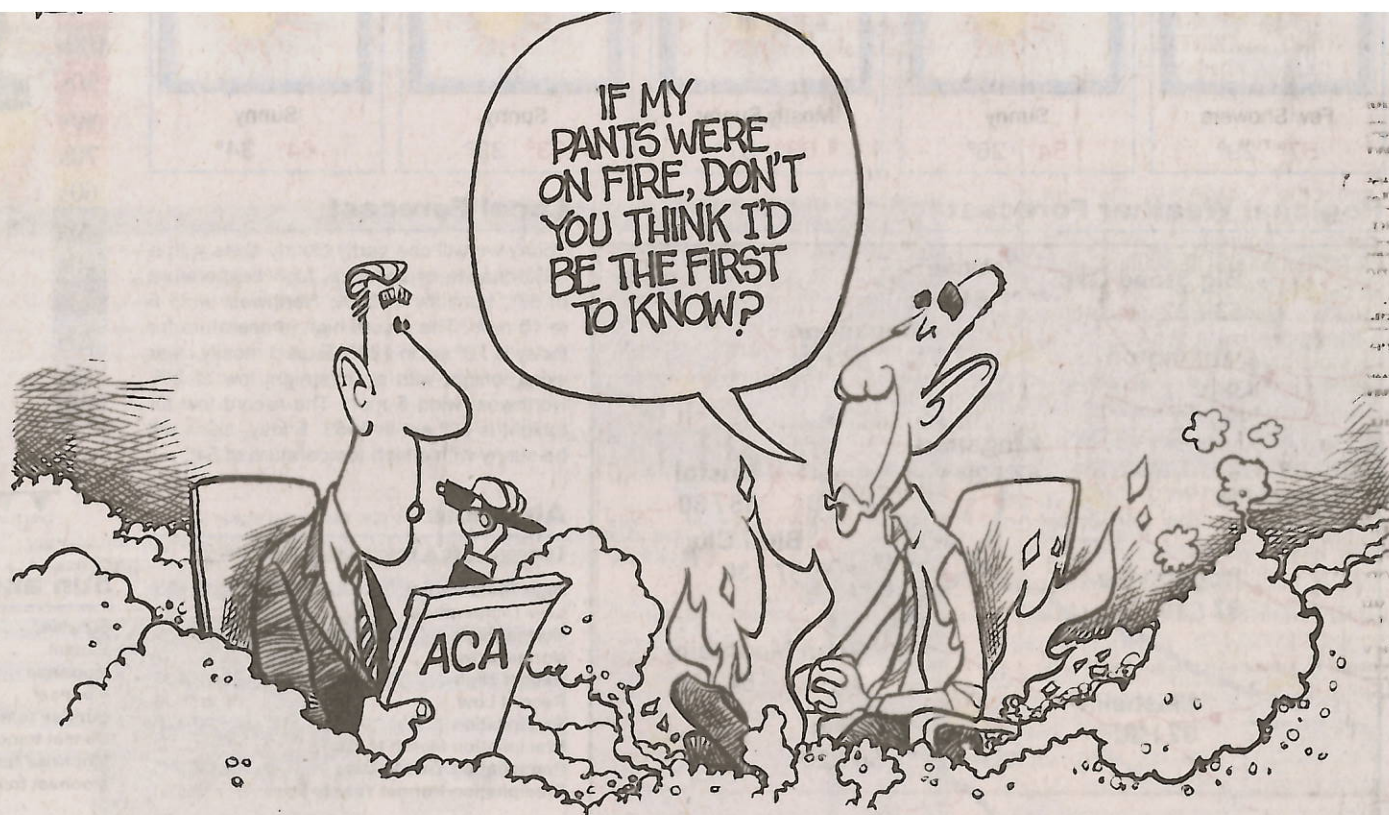
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Let's flex our muscles for mussels

In Kingsport, we do a lot for domestic animals. We have a fantastic network of animal rescuers, we hold community dog walks and benefits, and nearly every weekend the Kingsport Animal Shelter showcases its wonderful adoptable pets at PetSmart. We are an impressive community of domestic animal welfare advocates. But what about our region's wild and endangered critters? What are we doing for them? Did you know that there are more freshwater mussel species in the Southeast than anywhere else in the world? Many of them right here in East Tennessee? These little invertebrates might seem unappealing, but we need mussels to thrive because they are important water-filtering species that remove pollutants from our rivers, which means better water quality for people, fish and other aquatic creatures.

The Cumberland Bean, the Spectaclecase, the Appalachian Monkeyface and the Snuffbox are all endangered mussel populations that need our help. Years of dam building, gravel and coal mining and agricultural runoff have fouled Tennessee's rivers and put most freshwater mussel populations on the road to extinction. Thankfully, there's still hope for mussel species in East Tennessee. This year the Endangered Species Act turns 40, and no other law has done more to save America's most vulnerable plants and animals from extinction. In fact, the act has prevented the extinction of 99 percent of the species under its protection. It's a remarkable law. Our community has a big heart for animals, so I say we flex our muscles for our state's freshwater mussels and let's honor the Endangered Species Act's continued success. Only we can ensure the Snuffbox and its mussel species counterparts aren't snuffed out forever.

Melanie Tate
Kingsport

seems. Insurance agents spend hours with clients and can't sign them up. Agent fees have been slashed. Insurance companies are shutting down and not participating in the marketplace. Agents are not getting answers from the help line.

Supposedly anyone can shop for the best plan or keep their current plan. Shopping implies a choice. Those in Upper East Tennessee will have one choice, Blue Cross of Tennessee, the only company participating in the Region 1 marketplace. The SHOP charts show that employers who provide marketplace insurance will also use Blue Cross.

In trying to price a plan, one is directed to a list of premiums by age, etc.

However, it does not include the discount according to your income. A disclaimer states final price quotes are available only after someone has completed a Marketplace application. Another calculator asks for income but states if you have insurance from work, you are ineligible. When I shop, I like to see the total cost up front before I sign.

Blue Cross is the pig in the poke. Wonder why application information is processed through credit-checker Experian before you are allowed to shop?

The Federal Premium Assistance Tax Credits chart shows Tennessee's median household income as \$43,989, which is lower than the threshold of 100 to 400 percent of FPL, meaning average households should qualify for lower premiums. It doesn't specify how low. The biggest glitch, ineligibility, is determined by an employee's premium of 9.5 percent being affordable, leaving spouses and children with expensive premiums to pay!

Though we need one large pool of insurance to bring down cost, do we really need to have a monopoly? Shouldn't we credit premiums for all companies and include spouse and children's premiums in determination?

Charlotte Rhoton

Applying for coverage is frustrating