Laura Wilson 19156 Roselawn Detroit, Michigan 48221

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