



A Healthy Option:

Federation Members Could Benefit From Alfa Health Plans

By Marlee Jackson

When Lee and Sara Haynes tally the cost of health coverage for their family of seven, the figure is staggering. "It's the most expensive of any one bill we have by far," Lee said. "It's higher than groceries or what a normal home mortgage would be."

Sara added, "It costs twice our mortgage payment."

Lee and Sara farm in Cullman County, where they raise table eggs and cattle in addition to five children spanning ages 3 to 14.

As a subset of the population that doesn't have consistent year-to-year income, many self-employed farmers and small-business owners share

a similar story. Eligibility for health insurance subsidies through the Affordable Care Act (ACA) fluctuates annually depending on factors outside their control, like consumer trends, business costs and market conditions. Plus, those who predict income incorrectly could face significant financial penalties.

For the Hayneses, premiums take a bigger bite out of their budget because they do not qualify for subsidies on their family health insurance plan.

"We've always made (health coverage) a priority," Sara said. "Then, other things have had to be cut at the farm. It's hard to write that premium check when it's a down market or you need to prepare for something like animal disease outbreaks."

The Hayneses said they're grateful the Alabama Farmers Federation will support legislation in 2025 that could help relieve that financial burden. Sen. Arthur Orr, R-Decatur, is expected to sponsor a bill that would authorize the Federation to sell health care coverage plans. Similar legislation in nine states has lowered members' health coverage costs by as much as 30%. Known as Farm Bureau Health Plans in those states, the affordable option would be called Alfa Health Plans in Alabama.

"When you're spending \$30,000 a year or so on health coverage, that's a lot of savings that could be reinvested into the farm or just make life easier for our family," said Lee, the Cullman County Farmers Federation president.

The Hayneses often gather with farmers and small-business owners at Federation meetings, where Sara said

discussions about family and real-life issues often include the struggles of finding good, affordable health care coverage.

"A lot of spouses say they would like to be more involved on the farm, but most are working off farm, and health coverage is the No. 1 reason," she said.

Before having their oldest child, Sara worked for the Alabama Department of Human Resources, a job that helped others while providing health insurance for their family. But Clara was born at just 29 weeks, leading to an extended stay in the NICU plus residual health issues for the new mom. Lee and Sara decided it was best for her to stay home, help on the farm and eventually homeschool their children. That was before the ACA went into effect.

The family's monthly premium has since more than doubled.

With lower costs through Alfa Health Plans, Lee and Sara said they could save money now for future needs like vehicles and college tuition, with additional dollars invested in the farm.

"I think there are endless opportunities with Alfa Health Plans," Lee said. "It could have life-changing effects not only for folks involved in agriculture but for numerous small-business owners. A more affordable option for health care coverage could allow them to maybe not have a second job, focus on their own business and better serve what they've been called to do." ■



Lee and Sara Haynes are self-employed farmers in Cullman County. If passed, Alfa Health Plans could reduce health care costs for their family of seven.

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AHealthyOption.org

