

Testimony: Jack Copps, Executive Director, MQEC  
HB 124 / K12-Ship  
House Select committee  
3:00 P.M. - Room 172

Thank you....  
Jack Copps, MQEC

HB 124/K12-SHIP is ONE of MQEC'S 4 legislative priorities.  
We urge your support.

HB 124 addresses health-care disparities facing public schools

**This is the moment**, this is the time to think about the greater good, the vast majority. What makes sense for Montana, for all of Montana, for all of its school districts, collectively.

**It is no secret** that health insurance premiums and costs decrease where health insurance groups increase in size. That is simply the premise of HB 124... to spread the burden by pooling the 230+ school district insurance groups across Montana. **Pooling saves money.**

Our current system (one that relies mostly on small health insurance groups) causes **inequities** that impact the learner. Valuable instructional resources are in jeopardy in districts where catastrophic claims occur in disproportionate numbers and cannot be absorbed without disproportionate increases in insurance premiums.

**A statewide health insurance pool is**

Good for **TAXPAYERS**. It saves money. \$5 Million alone in administrative costs. And it doesn't increase local property taxes!

Good for **STUDENTS**. It protects instructional budgets from cutbacks and raids that occur when catastrophic claims cause unanticipated, catastrophic increases in premiums. It spreads the burden equally across the state; In effect, it insures equal educational opportunity.

Good for **SCHOOL DISTRICTS**. It stabilizes cost. It erases a potential nightmare. And the \$200 per employee credit is a valuable resource for the recruitment and retention of staff.

Good for **SCHOOL EMPLOYEES**. It provides predictability and eliminates the potential for less take-home pay.

**HB 124 is the FAIR THING...THE RIGHT THING TO DO, NOW!**