EXHIBIT 9
DATE Thurs, Jan 27 2005
HB

Madam Chairwoman and members of the committee,

My name is Colette Gray and I am the Community Advocate at Opportunities Incorporated in Great Falls.

I am here today to tell you how valuable the CHIP program is to the clients that we serve and the parents at our Head Starts in Great Falls, Cut Bank, Choteau, Conrad and Shelby.

The majority of the people that we serve are low-income folks working at minimum wage jobs and just making it from paycheck to paycheck. They usually work in small businesses or at companies that cannot afford to provide health insurance to the employees or their families. If health insurance for their family is an option, it is usually too pricey for families struggling to make ends meet.

These families usually have young children that are at risk for severe medical problems if they are not detected and treated early. An example would be the three-year-old who continues to have ear infections but because his parents have no medical coverage does not visit a doctor. This child at school age can have partial or total hearing loss. This condition is more extensive and harder to treat than if it was found sooner and could become a debilitating condition continuing to adulthood. Many parents whose children are currently covered by CHIP are so thankful that they have the coverage available. Unfortunately they are unable to take time away from work or school to attend today's hearing.

An increase in the percentage of the federal poverty level used in the guidelines would help those low-income families who are working at one or more jobs and trying to make ends meet but still can't pay the insurance premium charged monthly to access CHIP as an alternative.

We are also seeing a new group of people who need access to the CHIP program for children in their lives. These are grandparents of grandchildren that have taken on the job of raising their grandchildren but they are unable to add these kids to their health insurance policies or are uninsured themselves. Kinship placements are becoming more frequent when one or both parents are incarcerated or in treatment.

I think that the CHIP program provides a very necessary service to our clients and would like to see Montana access as much coverage as possible and decrease the number of uninsured children in our state.

Thank you,

Colette Gray, Community Advocate
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