EXHIBIT 6
DATE 3-7-07
SB 323

NORTH CENTRAL MONTANA
PHYSICIANS IPA

TOGETHER, WE'RE HEALTHIER

December 5, 2006

Honorable Mike McGrath
Attorney General
Montana Department of Justice
P.O. Box 201401
Helena, MT 59620
VIA: FAX & US MAIL

Dear Mr. McGrath:

On behalf of the membership of the North Central Montana Physicians, LLP, we are requesting your office reevaluate your position on elimination of the COPA for Benefis Healthcare. North Central Montana Physicians, LLP is an 80 member physician group in Great Falls Montana, we comprise physicians who are not members of the Great Falls Clinic. While, we understand that the COPA was necessary in 1996 to ensure "fair play" to the Great Falls community, it no longer recognizes the competitive landscape in which all medical providers find themselves in Great Falls.

Currently a healthcare product, Blue Choice/Montana Care, which allows only a portion of our medical community to provide care to individuals, serves a large portion of Great Falls insured population. Patient choice of their physician is paramount to our delivery system and the current Blue Choice/Montana Care plan applies such heavy financial penalties to see a non-participating provider that the average person can no longer see the physician of their choice. The frustration of the excluded providers is immense as they have consistently requested inclusion in the product and been told, "No, there is no need for their service" by both Blue Cross Blue Shield and the Great Falls Clinic. Or worse, employees have been told that these providers have refused to participate in the Blue Choice/Montana Care product. In truth, Blue Cross Blue Shield of Montana and the Great Falls Clinic have intentionally excluded these providers from providing care to these community members. Because of the COPA the physician members of the North Central Montana Physicians, LLP have been marginalized in our efforts to partner with Benefis Healthcare and successfully bring new and innovative healthcare products to the Great Falls market.

Yet, Blue Cross Blue Shield is allowed to continue to utilize their financial dominance to ensure the long term viability of a single medical organization in our community, the Great Falls Clinic and all its' subsidiary companies. Please evaluate the most recent healthcare bid activities of the Great Falls School District and you will understand the

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frustration both Benefis Healthcare and North Central Montana Physicians, LLP feel at our inability to fairly compete with Blue Cross Blue Shield and the Great Falls Clinic. The COPA is no longer being used to ensure 'fair play" for all parties but rather to ensure only one competitor, the Blue Cross/Great Falls Clinic joint venture, continues to gain market share and exclude over half the city's physician population from providing care. This ultimately will result in non Great Falls Clinic medical providers being financially forced to leave the community and continue the dominance of the Blue Cross products in the Great Falls marketplace for the foreseeable future.

We are petitioning you to reconsider your prior decision regarding eliminating the COPA. We feel that this action will allow the physician members of North Central Montana Physicians, LLP and Benefis Healthcare to partner together to provide health insurance products into the marketplace that do not exclude community providers, will ultimately help insure the long term viability of the entire medical community in Great Falls, and will lower the cost of medical insurance to our community.

Sincerely,

David Rohrer, MD Mark Miles, MD Lyle Onstad, MD

Patrick Thomas, MD Marcus Johnson, MD

Michael Luckett, MD Gerald Spencer, MD

Kelli D. Meuchel
Executive Officer

The Executive Committee of
North Central Montana Physicians, LLP

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