MONTANA SENATE
2007 LEGISLATURE

ROLL CALL

PUBLIC HEALTH, WELFARE & SAFETY

DATE 1-29-07

NAMES	PRESENT	ABSENT	EXCUSED
SEN. JOHN COBB (R)	✓		
SEN. JOHN ESP (R)	✓		
SEN. KIM GILLAN (D)	✓		
SEN. LYNDA MOSS (D)	✓		
SEN. TERRY MURPHY (R)	✓		
SEN. JERRY O'NEIL (R)	✓		
SEN. TRUDI SCHMIDT (D)	✓		
SEN. CAROL WILLIAMS (D)	✓		
SEN. DAN WEINBERG(D) CHAIR	✓		
LISA JACKSON (LSD)	✓		
PRUDENCE GILDROY, SECRETARY	✓		

MONTANA STATE SENATE
2007 LEGISLATURE

VISITOR REGISTER

PUBLIC HEALTH, WELFARE, AND SAFETY

DATE 1-29-07

BILLS BEING HEARD TODAY SB 206; SB 149; SB 140

PLEASE PRINT

NAME	PHONE	REPRESENTING	BILL #	SUPPORT	OPPOSE
Betty Young	336-2598	my son	SB149	✓	
Olan L. Button Alsop	327-6408	(Western States Fire Ins)	SB 140		✓
Timothy Gardner	327-6400	+ Insur MT.	SB 140		✓
Sandra Jankowski	443-7568	AARP	SB206	✓	
[illegible]	444-3969	DPHHS	SB149	✓	
Ed [illegible]	693-7010	DPHHS / MT State Hosp	SB149		
[illegible]	531-5484	Nightingale Nursing	SB206	✓	
Dick Holland	529-3435	Nightingale	SB206	✓	
Bill Woody	541-1700	MT Health Solutions	SB206	✓	
Cliff Larsen	544-6263	Insure Mt Board	SB140	✓	
Claudia Clifford	457-4705	AARP MT	SB140	✓	
Todd Lovshin	461-6611	Allegiance	SB140	✓	
Jim Edwards	443-1060	Mountain West	SB140	✓	
Guy D. Bateman, Ph.D.	745-4414	MT Mental Health Assn.			
David Smith	442-4002				
Frank Cole	443-9070	AHIP	SB140		✓
Taya Vask	444-8297	BCBS MT	SB140	✓ w/ Amendments	
Tom Camel	207-7617				
Deb Matteucci	x2013	DPHHS / DOC	SB149	✓	
Riley Johnson	443-3797	NFIB	SB140	✓	
[illegible]	442-1911	MHA	SB140		
MARY C ALLEN	443-7531	NAIFA-MONTANA	SB 140	✓ with amend.	

PLEASE LEAVE PREPARED STATEMENT WITH COMMITTEE SECRETARY

MONTANA STATE SENATE
2007 LEGISLATURE

VISITOR REGISTER

PUBLIC HEALTH, WELFARE, AND SAFETY

DATE '07 JAN. 29

BILLS BEING HEARD TODAY SB140

PLEASE PRINT

NAME	PHONE	REPRESENTING	BILL #	SUPPORT	OPPOSE
WEBB BROWN	442-2405	MT CHAMBER	SB140	X w/	amends
"	"	"	SB206	X	
Shalon Hastings	461-8585	Taco del Sol	SB140	X	
CHUCK HUNTER	202-2030	MT. PRIMARY CARE ASSOC.	SB140	X	
Jami McCall	670-3084	Billings Clinic	SB140 149	X	
Mitch Tropila	452-9554	SD 12	SB140	X	
Miriam Perez	670-2800	Small Employers / Western States Ins.	SB140	X	
Al Sorrell	3554 x	Gov Office	SB140, 149 206	X	
ANITA ROESSMANN	449-2344	MAP	SB149		X
Charlie Briggs	449-4075	MACDS	SB206	X	
Beda Olivitt	481-4937	Mt Med Assn	SB206	X	
Joan Niles	442-3327	DPHHS	SB149	X	
Kelly Williams	444 4147	DPHHS	SB206	X	

PLEASE LEAVE PREPARED STATEMENT WITH COMMITTEE SECRETARY

MONTANA STATE SENATE
2007 LEGISLATURE

WITNESS STATEMENT

NAME Betty Young

ADDRESS 4071 Chola Butte Rd, Cut Bank

HOME PHONE 333-2598 WORK PHONE 336-2130

REPRESENTING My son

APPEARING ON WHICH PROPOSAL SB149

DO YOU: SUPPORT ✓ OPPOSE _____ AMEND _____

COMMENTS:

PLEASE LEAVE PREPARED STATEMENT WITH COMMITTEE SECRETARY

Senate Bill 140
Senate Public Health
January 29, 2007

Blue Cross Blue Shield of Montana has worked to address access to affordable health care and benefits for a number of years. One of the initiatives we've supported since components were first introduced during the 2001-2002 interim is Insure Montana. The State Auditor's office, a number of legislators on both sides of the aisle, and the business and health care community supported advanceable and refundable tax credits for uninsured small businesses in Montana during the 2003 session. In 2005 the Governor, the State Auditor and business once again worked on an idea, expanded this time to also incorporate a new purchasing pool, and the Insure Montana program was born.

The program is a good mix of public and private initiatives, and we look forward to that mix continuing. We have not had a chance to work through the amendments, but our understanding is they provide for the continued participation of private pooling options provided through associations, allow for experimentation within the public pool, and allow for reversion of funds either way if all available funding is not used in either the public or private pooling option.

The concept of sole proprietor inclusion in the Insure Montana program wisely has been given for further study by both the Auditor and the Board of the Insure Montana program. This is a step that will need to be taken with full understanding of the potential adverse selection impacts, and the support of the board, the State Auditor and any contractor to the program.

Support of New West, Angela Huschka as well,

MONTANA
Department of Public Health & Human Services

Department of Corrections
Public Safety & Trust

SB 149 - STEP

Committee: Senate Public Health, Welfare & Safety
Chair: Senator Dan Weinberg
Date: January 29, 2007 – 3:00 PM
Room 317A

PROPONENT:
Joan Miles, Director
Department of Public Health and Human Services

I offer this testimony in support of Senate Bill 149 – STEP.

The Secure Treatment and Examination Program has been developed with our partners the Department of Corrections. This legislation creates a program that is vital to both Departments and has been developed through a true team effort.

The Department of Public Health and Human Services has long been associated with the care and treatment of Montana's most vulnerable citizens: kids and seniors, people who have disabling conditions and people who are disadvantaged. It is expected of us. And we do it well.

We are also called upon to provide care and treatment for another client. One we are not as familiar with – nor as prepared to care for: the criminal offender with a mental illness sentenced to the Montana State Hospital.

We know that this client has similar needs to other mentally ill individuals – proven and effective treatment that is crafted to meet his/her individual needs; access to psychiatric medications, and comprehensive transition planning throughout all levels of care. We know that for these offenders, a co-occurring substance use disorder is the expectation and more than 70% of our current population suffer from both disabling illnesses. Throughout this legislation you will see that we have required STEP to be capable of treating both illnesses in this secure, recovery oriented program.

This legislation clearly identifies the target audience for STEP.

STEP will serve persons who have been criminally convicted and those who have criminal charges pending and are currently placed at the Montana State Hospital for examination and treatment to determine fitness for criminal proceedings. These individuals are in our care – in our institutions – and for now – not eligible for community based treatment programs.

The mentally ill offender has needs beyond those of our more traditional clients. Because these clients have been criminally convicted or have criminal charges pending, the department also is called upon to uphold a level of public safety when treating these patients – some convicted of assault, sex offenses and homicide. We are not able to insure public safety at the State Hospital today due to limited building security, an absence of trained security staff, and other hospital related restrictions. The Department of Public Health and Human Services is not an expert in security or the protection and preservation of public safety. But the Department of Corrections is.

This legislation requires that the security measures implemented at STEP meet all the applicable standards of the American Correctional Association. We want to insure that the offenders, the staff and the community at large are safe from harm and that the environment at STEP is conducive to effective treatment.

Senate Bill 149 has been created to enhance the skill and talent of each department, to utilize our shared resources and to provide a comprehensive level of care and custody for our shared clients. I would request a vote of DO PASS on Senate Bill 149.

Cobb, Senator John

Subject: FW: health workers insurance by Senator John Cobb

Senate Bill 206 by Senator Weinberg and Senator Cobb will be heard on Jan 29th in Senate Public Health committee. About 3400 Montanans currently work full or part time as personal assistant for 30 private agencies and organizations across the state. **This bill proposes the purchase of private employer based health insurance for over 1700 currently uninsured health care workers statewide. These uninsured low income workers deliver in-home Medicaid personal assistance services, such as meal preparation and assistance with dressing, bathing and eating to elder Montanans and also Montanans with disabilities.**

If one of Montana's policy goals is to assist its hard-working low wage citizens to access affordable quality health insurance, it is difficult to imagine a more deserving group than the Medicaid personal assistants. In addition to the aforementioned important nature of services they provide, Montana's personal assistant workforce is an especially compelling group to insure for several reasons.

Many of the people who leave TANF take jobs as personal assistants. As a result of their job income, they lose their Medicaid benefits and become uninsured. If they get sick they may have no choice but to quit their job in order to regain their Medicaid eligibility. It is likely that the prospect of the loss of Medicaid deters many people from leaving TANF to obtain work in the first place. Providing a meaningful health insurance benefit though their employers will enable personal assistants to stay employed and will provide an additional incentive for more people to go to work, and to get off and stay off welfare.

This proposal, SB 206, offers Montana a golden opportunity to significantly increase the number of low income working adults who have health insurance in our state and do so with **the Federal government paying nearly 70% of the cost.** This proposal avoids the pitfalls and barriers that have derailed attempts to expand coverage to low income workers in the past.

The advantages:

***Accesses Medicaid funding without changing the state's Medicaid eligibility criteria, thereby avoiding the expansion an uncontrollable entitlement that other initiatives have historically evoked;

***Does not require an administratively complex and often controversial waiver from Medicaid;

***The proposal provides health insurance coverage to a significant number of adults who do not have children, a group that is very difficult to serve using Medicaid funding under ordinary circumstances;

*** The use of employer based coverage is simple, straightforward and builds on an existing public/private partnership rather than creating a new publicly funded and administered program;

*** Because the proposed coverage is not an entitlement, the state's expenditures for personal assistant health insurance can be managed in a way that ensures they will remain within the amounts appropriated by the Montana legislature.

Results of a recent survey of almost 800 Montana personal assistance workers reveal:

***almost 90% of personal assistants in Montana are women
***average age is 44, age range from 15 to 89 years of age
***21% are married with children
***22% are single parents
***57% are adults without children
***20% are former TANF recipients
***the average wage is $9.05 per hour before the increase granted by the last legislature
***80% have total family incomes under $30,000 per year, which is $150% of the federal poverty level for a family of four
***Over one half of the personal care attendants reported that they are currently uninsured. Those insured report the most common sources of their coverage are their

spouse's employer, Medicaid, Medicare, IHS, or their parents.
***The most common reasons given for not having insurance are: "Its too expensive" or "My employer doesn't offer it."

The proposal's cost is for the first year starting Jan 1, 2008 of $4,077,708 of which $1,290,000 is from the state general fund. The second year, when the program is fully up and running, the cost will be $9,170,000 of which $2.9 million dollars is state general fund dollars.

It is truly ironic that these people who have no health insurance take care of thousands of Montanans who do have health insurance--Medicaid. These workers are the ones who help people stay in their own homes, and out of nursing homes, and provide a quality of care and life that would otherwise not be available, and we do it cheaply. We pay them far less than state employees yet their entire wages are determined mainly by the state legislature and the executive budgets. SB 206 is a win for everyone. It helps working people with health care, it keeps them working, it enhances quality health care for many Montanans and allows the state cost for health care to be controlled.

Healthcare Survey #2 Comments

5WHEN A PCA IS ILL OR SICK IN ANYWAY AND GOES INTO THE CLIENTS HOME THE CLIENT IS MORE
SUSEPTABLE TO ILLNESS BECAUSE THEIR IMMUNE SYSTEMS AREN'T AS STRONGE AS OURS..
6 We who can't afford healthcare insurance are actually desperate for health ins.

8 We need this insurance because we can't keep PCAs because we don't have any insurance benefits.
9 WE NEED HEALTH INS.
10 WE HAVE TO TAKE GOOD CARE OF OURSELVES IN ORDER TO BETTER SERVE AND TAKE CARE OF OTHER
PEOPLE..
11 We come into contact with a lot of sick people in the field and sometimes carry germs home with us.
12 WE ARE VERY IMPORTANT TO THE PEOPLE AND FAMILIES WE TAKE CARE OF..
13 We also need coverage for sickness & vacations.
14WE ALL WORK IN UNHEALTHY CONDITIONS EXPOSED TO FLUS AND DISESSE LIKE MORE THAN OTHERS
SOME PEOPLE CAN ONLY WORK PART TIME BECAUSE OF FAMILY ISSUES..

16VERY IMPORTANT FACTOR IN SEARCHING FOR A JOB I HAVE BEEN SERIOUSLY CONSIDERING FINDING
ANOTHER JOB BECAUSE I DO NEED HEALTH INSURANCE BUT AM RELUCTANT TO LEAVE THIS JOB BECAUSE
I TRULY ENJOY THE PERSON I CARE FOR SO IT'S BEEN VERY HARD FOR ME TO DECIDE WH
17THIS WOULD BE A GREAT OPPORUNITY FOR LOW INCOME PEOPLE TO AFFORD HEALTH CARE. THANK YOU
VERY MUCH..
18This would be a dream come true. Believe you would keep your employees longer. It would be an incentive to come to work and appreciate your employer caring.

20 This is a great idea - it offers opportunity for un-insured employees to gain insurance, which may not be possible for them
elsewhere.
22 This could possibly be the only chance some employees have for medical insurance, which would mean a lot to them.

24 THE WEAR AND TEAR ON PCA'S CARING FOR OUR CLIENTS REALLY AFFECTS OUR PHYSICAL AND MENTAL

HEALTH OVER TIME MY CLIENT HAS BETTER HEALTHCARE COVERAGE THAN I DO..
25 THE WAY THAT MEDICAL IS THESE DAYS A PERSON NEEDS HELP..
26 THE INSURANCE PLAN AND PHARMACY PLAN ARE EXTREMELY IMPORTANT. MY INSURANCE IS SO
EXPENSIVE I HAVE PROBLEMS PAYING FOR IT EVEN WITH DRUG COVERAGE..
27 THE BIGGEST REASON I WORK THE OTHER JOB IS FOR HEALTH INSURANCE
28 THE 20HR./WK TARGET SEEMS REASONABLE. THE 30HR./WK TARGET SEEMS IMPRACTICAL AND WOULD BE
JUDGED CONTRIBED AND EXCLUSIONARY TO PCA/PDN LEFT OUT..
29 Thank you for recognizing our needs as health care providers.

31 SINCE I WORK PART TIME AND HAV INS. THRU MY FULL TIME JOB IT ISN'T TOO IMPT. TO ME. HOWEVER I
FEEL IT IS IMPORTANT TO PEOPLE WHO WORK 20 OR MORE HRS. PER WEEK..

36 PROVIDING FRINGE BENEFITS IS THE WAY TO KEEP GOOD EMPLOYEES
37 People that are taking care of others daily should have access to health care. It's Important. It's a huge need for my family as we don have huge Medical issues, plus we are exposed to things on a daily basis.
38 PCAs & PDNs deserve to hae insurance for the hard work they do for the people in need. Too many "easier" jobs offer insurance for their employees.
39 OUR TAX MONEY THAT WE WORK HARD FOR PAYS FOR MEDICADE SO IT IS ONLY FAIR THAT OUR HEALTHCARE IS PAID FOR..
40 OBTAINING AND KEEPING HEALTH CARE BENEFITS IS THE MOST IMPORTANT INGREDIENT IN EMPLOYMENT I CAN'T WORK IF I DON'T HAVE THE COVERAGE..

45 MYSELF BEING ONLY 20 NEED HEALTH INS. TO THE FULLEST. I CAN'T AFFORD TO SEE A DR. 90% OF THE TIME AND IT'S HARD ENOUGH AS IS THENWHEN I GET SICK OR SOMETHING HAPPENS I'LL DO ANYTHING FOR HEALTH INS..
46 MY PRESENT HEALTH COVERAGE COSTS $218.00 PER MO.
47 My husband's insurance is very good. If that were not available, I would be willing to work more and pay for coverage
48 My husband is self-employed and private insurance is completely unaffordable!! Health insurance would be a huge weight off my shoulders & peace of mind for my children & family.
49 Most likely will not stay with Nightingale due to no benefits.

52 IT'S VERY IMPORTANT TO HAVE HEALTH INS. FOR YOUR EMPLOYEES CAUSE SOME CAN'T AFFORD IT BUT IF YOU TAKE IT OUT OF YOUR CHECK YOU WON'T MISS THE MONEY..
53 It's hard to care for children with help, imagine doing it by yourself with no help. Insurance provides security.
54 IT'S DIFFICULT ON THE CONSCIOUS TO DECIDE WHEN I'M SICK WHO TO PUT FIRST THE HOSPICE PATIENT THAT NEEDS MY HELP OR MY CHILDREN WHO EXSPECT ME TO PROVIDE FOOD AND SHELTER WHEN I'M SICK I NEED TO GET WELL FAST NOT EASY TO DO WHEN YOU CAN'T AFFORD TO SEEK ME
55 It's about time that the PCA and the PDN will get health insurance plan and submit it to the 2007 Legislature so it will become a law. Thank you.
56 ITHINK IT WOULD BE GREAT FOR THE AGENCIES TO OFFER INS. MOST PLACES ARE NOW. THANK YOU FOR INCLUDING US..
57 ITHINK HAVING INSURANCE THROUGH OUR EMPLOYER IS VERY IMPORTANT BECAUSE YOU WOULD BE ABLE TO SEE THE PROVIDERS AT THE CLINIC IN OUR COMMUNITY INSTEAD OF GOING OUT OF TOWN FOR DR, APPS.ETC..
58 IT WOULD CHANGE MY LIFE I HOPE WE CAN MAKE IT POSSIBLE
59 IT WOULD BE WONDERFUL AND SO MUCH APPRECIATED TO HAVE MED. COVERAGE THANK YOU..
60 IT WOULD BE NICE IF OUR COMPANY COULD PROVIDE INS. FOR THOSE (ME) WHO DON'T OR CAN'T AFFORD MEDICAL INS.
61 It would be nice if it was offered to staff. It would enhance employee commitment to the work force and possibly decrease employee turnover.
62 It would be good to have health insurance so I could get preventative Healthcare.
63 it would be a God send
64 IT WILL BE VERY NICE IF PCA'S AND PDN'S CAN GET HEALTH INS. I HAVE NEVER HAD HEALTH INS. AND I AM 40 YEARS OLD
65 IT SEEMS GOOD TO HAVE THE INSURANCE BUT I DON'T HAVE THAT MANY HRS I WAS

TOLD YOU HAVE TO HAVE 20 HRS.
66 It only makes sense to provide health insurance to those who are providing for the health of others.
67 It looks bad to the client and/or family. We can't care for client if we are ill which also looks bad. We provide health care but yet we don't get it if we need it. Double Standard. We have to pay for BLS to be able to work, we pay for our licenses an
68 It is very hard to find work that provides insurance. We are a family that uses no government help in any way. We are one accident away from financial disaster. My husband work full time.
69 It is rather incongruous that we who provide care to others are not entitled to care ourselves!
70 IT IS OVER DUE THANK YOU
71 IT IS GREAT THAT YOU ARE WORKING ON A HEALTH INS. FOR MEDICAID HEALTHCARE WORKERS WHEN
YOU ARE CONSIDERING HOURS THAT A PERSON WORKS AS A WAY OF BEING ELIGIBLE FOR THE INS. YOU
ALSO NEED TO CONSIDER THE TRAVEL TIME BETWEEN CLIENTS ESPECIALLY IN LESS POPU
72 IT IS DIFFICULT FOR ME TO ANSWER THESE AS I AM A COLLEGE STUDENT WORKING PART TIME. MY LIVING
AND NEEDS ARE QUITE DIFFERENT THAN THAT OF A FAMILY THAT MAY TRYING NEED HEALTHCARE..
73 IT HELPS KEEP YOUR GOOD EMPLOYEES WORKING FOR YOU..
74 IT COST TO MUCH TO GET SICK OR HURT THIS ISN'T GODS PLAN,IT'S PEOPLES GREED AND SELFISHNESS
AND NOT HELPING EACH OTHER..
75 IT ALL DEPENDS ON WHAT THE PLAN IS DOES THE PLAN COVER PROCEDURES THAT OTHER INS. CO.
WOULD CONSIDER COSMEDIC (LIKE DENTAL) OR WOULD THE PLAN BE AVAILABLE FOR THOSE WITH
PRIOR CONDITIONS?
76 INSURANCE IS VERY IMPORTANT AT ANY COST..
77 INS. THROUGH THE VA IS SO LIMITED AND INCONVENIANT THAT IF AN ALTERNATIVE PLAN WERE AVAILABLE
I'D DEFINITELY BE INTRESTED
78 INCREASE HOURLY WAGE INSTEAD..
79 IN THIS DAY AND AGE EVERYONE NEEDS HEALTH INSURANCE..
80 IN THE PAST YEARS I ALWAYS CHOOSE JOBS WHICH OFFERED INS. FOR 20 HOURS OR MORE HRS. I WORK
AS PCA ONLY AS A EXTRA SINCE YOU NEVER HAD INS. AND I HAVE ANOTHER JOB THAT CAN PROVIDE ME
INS. IF I NEEDED IT RIGHT NOW I'M INSURED UNDER MY HUSBANDS WORK..
81 I'm trying to get enough hours so I can get my bills paid and barely had enough to make rent where I'm living. Since I'm single it make it hard to get the bills paid.
82 I'M A STUDENT AND CAN'T WORK MORE HOURS..
83 I'M A SINGLE WHITE FEMALE WITH NO HUSBAND TO HELP WITH FINANCES. INS. WOULD BE VERY VERY HELPFUL TO ME FREE HEALTHCARE SHOULD BE NATION WIDE THANKS..
84 IF PCA/PDN AGENCIES OFFERED HEALTH INS. TO THEIR EMPLOYEES THEY WOULD BE ABLE TO KEEP MORE OF THEIR EMPLOYEES AND NOT HAVE SUCH A HUGE TURNOVER..
85 If I worked more full time this would be great - but I work very few hours while going to school until summer & Christmas break.
86 IF I WERE YOUNGER I MAY HAVE FULLED THIS OUT DIFFERENTLY FOR A YOUNGER WORKER THESE ISSUES WOULD BE VITAL
87 If I did not have insurance already through my full-time employer, I would be very interested. Consumer Direct is my second job, but I really appreciate your efforts on the part of your employees.
88 If I could I would be glad to increase my hours to be able to get insurance.
89 IF I COULD GET INS. THROUGH PCA WORK I WOULD TRY TO DO ONLY PCA WORK..
90 If I could afford to go to a Dr. I would. I have a bunion that is making it painful for me to walk, but w/o insurance there's nothing I can do about it. Also my teeth are very bad and hurt all the time.
91 IF FOR SOME REASON MY HUSBAND WASN'T WORKING I WOULD HAVE NO INSURANCE I REALLY NEED TO HAVE SOME KIND OF INSURANCE..
92 I would work 30 hrs for a job that provided insurance, I had to get another job that offered ins and cut back on my PDN hours.
93 I would rather see staff valuations a raises & if can not get this done would rather see the money

· spent on health insurance come to me as a lump sum & be able to cover expenses that are not covered on my husband's insurance claims.
94 I would possibly work more hours but I would pay up to $50.00 a month for insurance.
95 I WOULD LOVE TO HAVE A BETTER PLAN THEN WE HAVE NOW SO THAT IT WOULD BE MORE AFFORDABLE. FOR ME AS OF NOW I AM NOT WANTING TO SEE THE M.D. BECAUSE I CAN NOT AFFORD TO EVEN WITH THE
ALREADY PROVIDED.....
96 I WOULD LIKE TO HAVE HEALTH INS. IF POSSIBLE
97 I WOULD LIKE TO GO TO ANOTHER HOSPITAL FACILITY FOR ME AND FOLKS FOR BETTER PHARNACY AND HEALTH..
98 I would like to get insurance coverage. I think we all should, any employee. I think I deserve other benefits as well such as vacation, sick leave, raise.
99 I would have welcomed the opportunity to have health insurance when I was working 36 hrs a week for 2 years. I currently work for other employers, but may consider future assignments.
100 I WOULD BE WILLING TO PAY $ 20.00 PREMIUM IF MY WIFE AND MYSELF WOULD BE INCLUDED IN ONE EMPLOYERS HEALTH INS PLAN. OTHERWISE NO..
101 I WORK PART TIME FOR PROGRESSIVE DIRECT CARE MY HUSBAND IS A SEASONAL WORKER SO MOST OF THE TIME WE HAVE NO INS..
102 I work 40 hours at another job and pay a little over $100 for my daughter and myself. I'm okay with that, because it is good insurance. I'm grateful for that. But some other people don't ge the opportunity for good insurance or any insurance that matte
103 I WORK 2 PART TIME JOBS WITH 1 FULL TIME JOB. IF I OR MY CHILD GET SICK WE HOPE AND PRAY WE DON'T HAVE TO GO TO THE DOC. SINCE THIS WOULD COST ONE WHOLE PAYCHECK..
104 I WORK 2--- 24 HR SHIFTS AS A CAN FOR HOME SWEET HOME IN POLSON A WEEK NO INSURANCE...
105 I want to thank you for doing all you can to help ensure healthcare workers/hurses. This is extremely important to me and many, many other healthcare workers. I have gone without insurance for a long, long, long time. Thank you! Thank
you! Thank you!
106 I think you should list what type of coverage would be offered in order to nreceive more accurate responses from persons you are sending this questionnaire.
107 I think we should be eligible for good health insurance that is affordable with good coverage & benefits like other healthcare companies such as hospitals, health clinics, etc.
108 I THINK THIS WOULD BE WONDERFUL! I JUST LET HEALTH ISSUES GO UNLESS AN EMERGENCY!
109 I THINK THIS COMPANY OWES IT TO THEIR EMPLOYEES TO OFFER SOME HEALTH INS. AT NO COST TO THE EMPLOYEE..
110 I think there should definitely be a health insurance that covers you without you having to pay have or more of the coverage.
111 I THINK THE AFFLAC INSURANCE WOULD BE GOOD TO LOOK INTO A COULPE OF MY RELATIVES ARE UNDER THAT IT SEEMS GOOD
112 I think that health insurance is very important for caregivers. There's a lot of us who have very high RX bills and it's very hard on us. We need to stay healthy so we can give our client good care. The insurance I have costs me $107.00 on a 1650 ??? A
113 I think more people would work for them. I would not want this if it meant a high tax increase.
114 I think Medical Ins should be offered to any person who works in the Medical
115 I think it's needed. It doesn't help me because of my daughter's issues but other people need it.
116 I THINK IT'S EXTREMELY IMPORTANT ESPEALLY FOR THE SINGLE MOMS HER WORK TO PROVIDE FOR THEIR
CHILDREN..
117 I THINK IT IS VERY IMPORTANT TO HAVE HEALTHCARE AVALIBLE I THINK THIS WILL HELP TO KEEP
EMPLOYEES SATISFIED AND AVALIBLE TO KEEP WORKING FOR OUR AGENCIES..
118 I THINK IT IS VERY IMPORTANT FOR HEALTHCARE WORKERS TO HAVE INSURANCE CAUSE USUALLY WE DON'T MAKE ENOUGH TO AFFORD IT.
119 I THINK IT IS SAD THAT SOME PEOPLE DON'T HAVE HEALTHCARE THEMSELVES BUT ARE STILL WILLING TO HELP OTHER PEOPLE THAT DO HAVE IT EVERYONE SHOULD BE ABLE TO HAVE AFFORDABLE HEALTHCARE.
120 I think it is about time - I don't think that people who work in the office should be the only ones with insurance. Thank you.
121 I THINK IT IS A VERY GOOD IDEA THAT EXPRESS SERVICES IS CONSIDERING HEALTH INSURANCE FOR THERE EMPLOYEES..
122 I THINK INS. IS VERY IMPORTANT TO EMPLOYEES..

123 I think if Nightingale had benefits for their employees it would benefit them to because a lot of people need the benefits such as insurance so they look for a job who offier it.
124 I think having health insurance is very important for your employees. If something happened to my husband & we did not have health ins through his work it would be very comforting to know I could get it through my job. A sense of relief that we would no
125 I NEED INSURANCE BUT JUST CAN'T AFFORD IT..
126 I NEED HELP AT MY AGE I'M FALLING THROUGH THE CRACKS..
127 I love the work I do, & to have Healthcare would be great.
128 I left PDN Nursing in 04 for a job with insurance. But PDN Nursing is a better job. I would not leave Nightingale if they had insurance!
129 I KNOW ALLOT OF PEOPLE ARE TRYING TO DO THE RIGHT THING AND WORK AND PERSONAL CARE IS VERY HARD WORK SO I THINK SOME PERKS WOULD REALLY HELP..
130 I hope this becomes a reality. It would really help me. I also hope working a certain amount of hours doesn't become a requirement. I am trying to balance my family and the care of elderly parents. I don't have more hours to give.
131 I HAVEINEXSPENSIVE HEALTH INS, FROM AARP..
132 I HAVE VERY GOOD INSURANCE WITH MY HUSBANDS COMPANY BUT IF I NEEDED IT THIS WOULD BE GREAT..
133 I HAVE RETIREMENT HEALTH COVERAGE..
134 I HAVE NO HEALTH INS. AT ALL THERE JUST ISN'T ENOUGH MONEY TO GO AROUND..
135 I have insurance through another employer but for those who do not have this, insurance would be an extremely important benefit.
136 I HAVE HEALTH INSURANCE THROUGH A PLUS I JUST WISH THAT IT WAS A STRONGER POLICY THAT PAID MORE
137 I have had to work for other Companys because APlus doesn't have enough work. I have tried for three months to get 20 hours.
138 I HAVE FOUND THAT BEING SINGLE W/N CHILDREN THAT I AM ONE OF THE MANY THAT DON'T FIT IN ANY CATEGORY TO BE ABLE TO AFFORD HEALTH INS..
139 I have always failed to understand why we as caregivers aren't covered with medical when we are in that very profession.
140 I HAD PRIVATE PAY HEALTH INS. AND HAD TO CANCEL WHEN THE PREMIUM WENT TO $400.00 PER MO. AND 5000.00 DID. I WOULD LIKE REASONABLE RATES SO I CAN BE INSURED.
141 I FILLED THIS REPORT OUT CONCERING MY CIRCUMSTANCES HAVING PRIVATE INSURANCE AND MEDICARE I DO FEEL IT WOULD BE HELPFUL TO HAVE INSURANCE FOR THOSE WHO WORK ABOVE 30 / 40 HRS. A WEEK AND PAY AT LEAST $50.00 A MONTH FOR THOSE WHO DON'T HAVE ANY INSURANCE
142 I feel you would have more quality staff members if insurance was provided.
143 I FEEL THIS IS IMPORTANT TO BE OFFERED HEALTH INS. AT LOW OR NO COST BECAUSE WE ARE WORKING HARD TO TAKE CARE OF OTHERS AND IF WE AS CAREGIVERS ARE SICK OUR CLIENTS HAVE THE POSSIBLITY OF DECLINING IN THEIR HEALTH AND COSTING THE STATE MORE $ OUR CLIENTS
144 I feel that every worker needs a health insurance plan in case they get injured on the job or what ever.
145 I FEEL THAT AN EMPLOYER SHOULD PROVIDE SOME SORT OF BENEFITS AND HEALTHCARE IS VERY IMPORTANT OUR JOB IS TO HELP WITH THE HEALTH OF OTHERS OURS SHOULD BE TAKEN CARE OF TOO..
146 I feel health ins.would improve the number of PCA's available.
147 I FEEL AS WORKERS WE NEED TO BE ABLE TO HAVE AFFORDABLE HEALTHCARE INSURANCE SO WHEN WE NEED TO SEE DOCTORS DENTIST ETC...WE CAN GET OUR HEALTH NEEDS MET TO STAY EMPLOYED..
148 I FEEL ALL PCA PROVIDER AGENCIES SHOULD BE ABLE TO PROVIDE HEALYH INSURANCE TO ALL FULL TIME EMPLOYEES..
149 I DON'T WORK ANYMORE BUT INS. FOR WORKERS WOULD BE GREAT..
150 I DON'T NEED INS. BUT I'M SURE OTHERS NEED IT..
151 I COULDN'T AFFORD A VERY HIGH MONTHLY PREMIUM IF I HAD A HIGH DEDUCTABLE ON THE POLICY..
152 I COULD USE HEALTH INS. FOR MY DAUGHTER SHE HAS CHIPS NOW BUT THAT IS NOT COUNTED BY THE CHILD SUPPORT DIVISION..
153 I CAN'T DROP MY CURRENT COVERAGE SAFELY. IF I COULD GET MONEY TO APPLY TO MY $563.00 PER MONTH STATE INS. IT WOULD HELP..
154 I can't afford to be sick!!!
155 I BROKE MY ANKLE 10/05 I HAD NO HEALTH INSURANCE BUT I STILL WORKED PART TIME AS MUCH AS I COULD BECAUSE I AM A SINGLE MOTHER AND TRIED SO DIFFUCTLY

TO MAKE ENDS MEET I AM BACK TO 30 HRS. BUT NOW I HAVE $20,000 IN PAST MEDICAL BILLS TO PAY FOR THE NEXT?
156 I believe that people need and deserve healthcare - it can only increase the quality fo care for all involved.
157 I believe it is important for Health Care providers to have health insurance to stary health so we can provide good care for our clients
158 I believe having medical ins would attract more nurses.
159 I AM VERY FORTUNATE TO HAVE INSURANCE BUT I AM SURE THERE ARE A NUMBER OF PEOPLE WHO I WORK WITH THAT DON'T HAVE INSURANCE AVILABLE.
160 I am very excited and thanful that we may soon have healthcare. I have had health problems that I have not taken care of b/c I have no insurance. So this is a wonderful effort.:)
161 I AM UNABLE TO GET INSURANCE RIGHT NOW AND THAT SCARES ME I FEEL ALL JOBS ESPECIALLY THOSE CARING FOR OTHERS SHOULD OFFER HEALTH INSURANCE..
162 I am semi retired and would not need the insurance, but I feel it is extremely necessary for our younger employees.
163 I am retired & not wanting to work a lot at this time, but for the youn people that work full time, insurance is very important.
164 I AM NEW TO SUMMIT AND HAD INSURANCE AT MY PREVIOUS JOB I DEFINITELY MISS THAT..
165 I am healthy as a horse, do not take medications other than vitamins/minerals, and don't need to doctor except for isolated cases, ie infected splinter, broken finger. But not having insurance is a concern/worry.
166 I AM FORTUNATE THAT I HAV INSURANCE THROUGH MY HUSBAND AND AM NOT REALLY INTERESTED IN PAYING PREMIUMS FOR ADDITIONAL INSURANCE.
167 I AM ALSO A HAB TRAINER AND IT IS EXTREMELY IMPORTANT THAT ALL HEALTHCARE WORKERS ARE COVERED BY INSURANCE A HEALTHY WORKER CAN CONTINUE TO WORK REGULAR HOURS AND KEEP CLIENTS HEALTHY AS WELL. ALSO KEEPING WORKERS HWALTHY WILL REDUCE OVER TIME PAID TO THO
168 I AM A BACK UP CAREGIVER I CAN'T WORK TO MANY HOURS AS MY RENT WOULD GO UP AND I'M ON S.S INCOME..
169 I already have alal the insurance I need but feel something should be available for those starting out.
170 How are we as caregivers going to be able to care for others when we can't care for ourselves do to nursing costs on everything and not insurance... I have had to choose between a doctor & paying bills to have a place to live or daycare so I can work. I th
171 HEALTHCARE WOULD BE GOOD FOR EVERYONE
172 HEALTH INSURANCE WOULD BE GREAT ESPECIALLY SINCE IT'S SO EXPENSIVE!
173 HEALTH INSURANCE SHOULD BE A MANDITORY BENEFIT TO ALL EMPLOYEES BY ALL EMPLOYERS. NO ONE CAN AFFORD TO GAMBLE THAT THEY WON'T GET SICK AND SICK PEOPLE WITH OUT COVERAGE ARE RELUCTANT TO SEEK MEDICAL CARE AND THUS BECOME MORE ILL BECAUSE OF THE DELAY IN S
174 HEALTH INSURANCE IS SO IMPORTANT IT'S JUST NOT AFFORDABLE FOR MYSELF OR WIFE SO WHEN WE ARE ILL WE DEAL WITH IT W/O A PHYSICIAN..
175 HEALTH INSURANCE IS EXTREMELY IMPORTANT IT SHOULD ALWAYS BE OFFERED..
176 Health insurance is a very important thing to have in one's life, especially as one gets older.
177 HEALTH INS. IS VERY MUCH NEEDED FOR PCA'S
178 Health Ins would definitely be a plus & I would take advantage of it if I was going to work as a PCA long term, but I'm not. But it is great for everyone else and as a perk so maybe more people would be PCA!!
179 Health ins is very important. What about vacation with pay.
180 HEALTH CARE PROVIDERS ARE NOT EASY TO FIND AND WE NEED TO STAY HEALTHY TO KEEP PROVIDING CARE. WE NEED TO BE ABLE TO SEE A DR. WHEN NEEDED I DON'T BECAUSE I CAN'T AFFORD ON DR. VISIT..
181 HEALTH CARE IS IMPORTANT AND EVERYONE SHOULD BE COVERED WITH LITTLE EXPENCE AS POSSIBLE..
182 HEALTH AND DENTAL INS. GREATLY NEEDED..
183 GOOD IDEA..
184 FOR ME IT'S NOT IMPORTANT AS I HAVE MEDICARE AND BLUE CROSS BLUE SHIELD AND I ONLY TAKE CARE OF MY OWN SON WHO LIVES WITH US..
185 Everyone in this profession needs to be offered some kind of medical coverage - it is essential. Also other fact that insurance is being offered by the employer will help the company to increase staff of PCAs & PDNs & to offer more incentive to current e
186 EVERYONE DESIRES HEALTHCARE.
187 EVERY PERSON IN THIS RICHEST COUNTRY IN THE WORLD SHOULD HAVE HEALTH

INSURANCE AT AFFORDABLE PRICES..
188 EVERY AMERICAN SHOULD HAVE AFFORDABLE HEALTHCARE INS. AND DOUBLY IMPORTANT WHEN EMPLOYED..
189 DUE TO THE FACT I AM ALSO EMPLOYED AND ALREADY HAVE HEALTH INS. I'D STILL BE ACCEPTING OF HAVING ANOTHER PROVIDER HOWEVER MY SPOUSE AND CHILDREN ARE MY MAIN CONCERN AND I'D LIKE THEM TO HAVE COVERAGE AT A REASONABLE COST..
190 DON'T THINK THE COMPANY CAN AFFORD TO PAY HEALTH INSURANCE..
191 Don't think the companies can affort it.
192 DOES OR WOULD THIS BE FOR MEDICAL ONLY,OR WOULD IT INCLUDE DENTAL AND EYE COVERAGE ALSO.
IT WOULD BE WONDERFUL IF IT DID INCLUDE DENTAL AND EYE COVERAGE..
193 CARING FOR SICK PERSONS SOMETIMES THEY ARE HOSPITALIZED AND THUS I AM UNABLE TO WORK I BELIEVE THIS TYPE OF SITUATION SHOULD NOT AFFECT MY ELIGIBLITY FOR MEDICAL COVERAGE. AS A PCA I CARE FOR 1 CLIENT AT A TIME MY EMPLOYER DOES NOT HELP ME FIND JOB PLAC
194 Caregiver need health ins. so we can stay healthy to do a better job for the company.
195 C.N.A. I feel it's been a long time very late. Dental eyecare & prescription are also very much needed as other agencies provide.
196 BEING SUCH A LARGE SPREAD AGENCY THERE SHOULD BE SOMEWAY TO WORK OUT SOME SORT OF INSURANCE PLAN FOR US THANK YOU ..
197 BEING A PCA IS A PHYSICALLY DEMANDING JOB AND CARRIES A HIGH RISK OF PERSONAL INJURY (BACK,ETC.) SO FAR I'VE BEEN LUCKY WITHOUT HEARTH INS. I WOULD NOT BEABLE TO AFFORD CARE
198 BECAUSE OF NO INS. AND LITTLE MONEY WHEN I GET EXTREMELY SICK I HAVE TO GO TO THE E.R. IN THE LAST 4 MONTHS IV'E HAD TO GO 2 TIMES WICH LEAVES ME WITH A HUGE BILL THAT I CAN'T PAY WICH GOES AGINST MY CREDIT AND IT JUST GOES ON FROM THERE..
199 Because I probably won't work to many more years the insurance would not be for me - but great for younger caregivers.
200 BECAUSE I HAVE SOME COVERAGE I'M OKAY. BUT I FEEL PCA'S SHOULD HAVE PROVIDED. WORKERS NEED THE SECURITY!!
201 Because I have been diagnosed with Lupus & Fibromyalgia. I am barely able to work homedays. But have to to be able to pay for my meds, so that I can work. If I could get health care, I could maybe affort to pay off past due Dr. bills.
202 AT THIS POINT IN MY LIFE HEALTHCARE IS THIS MOST IMPORTANT FACTOR WHEN LOOKING FOR AN EMPLOYER I AM ACTUALLY LOOKING FOR A JOB WITH HEALTHCARE EVERY WEEK..
203 As a private duty nurse, I am unable to afford health insurance for myself because I am at an age where the cost of such insurance is very expensive, even though I am healthy.
204 AS A HEALTHCARE PROVIDER WHO WORKS 30 HRS. PER WEEK I WOULD LIKE THE OPPORUINITY TO HAVE HEALTH INSURANCE COVERAGE EVEN IF I HAVE TO PAY $20.00 MO. THANKS..
205 AGENCY #3 OFFERS HEALTH INSURANCE TO ALL EMPLOYEES WORKING A MIN. OF 24 HRS. WEEKLY..
206 affordable health insurance is way overdo for homecare attendants, especially for those working over 10+30 hours a week. Long hours is hard work& makes a person more suseptible to colds and flu and injuries that require doctors visits.
207 I could only work 30-32 but no more. Mos of us just manage to make it on what we make with not much more to take care of things other than the basics - rent, utilities, & food. If we can't take care of ourselves well how can we give care to others.
208 #12 ...I WORK FOR MY OWN ADULT CHILDREN I CAN'T WORK ANYWHERE ELSE EXCEPT HERE..
209 #10 If had more hours would pay $20 or less