EXHIBIT 2
DATE 2/4/11
HB State Auditor

Good morning Chairman and committee members.

I am Loretta Miller. My husband and I own a small business which employees 6 other people. I am here to support the continuation of Insure Montana. We are able to keep affordable health insurance on our employees because we have the benefit of the tax credit from Insure Montana. In the 4 tax years that we have been qualified, we have received $25,000.00 in tax credits. That made a difference to our insurance plan. We are able to offer our employees a plan with a much lower deductible. Presently we have a $2000 deductible with a maximum of $4000.00 out of pocket expenses. Without the tax credits, we would have to provide a much higher deductible policy or stop the coverage completely. The policy we have has covered one employee's knee repair. His personal outlay for that surgery was $4000.00 out of the $10,000.00 surgery. Another employee had seizures last summer. His medical bills with all the tests and medications, etc was very expensive. If that Montana citizen had not insurance coverage, the other users of those medical services would have been on the hook for his medical costs because that amount of those medical bills would have bankrupted his young family. He simply could not have paid them.

I continuously hear that the chorus JOBS JOBS JOBS Please help those of us who are employing other Montanans to be able to afford to provide them with an affordable insurance program. Please do not cut the Insure Montana Program. I realize that every where you cut has repercussions. However, I am not sure that many programs will have as much negative potential when cut as this cut will have.

Please support those of us who try really hard to take care of our employees. Please don't cut anything from Insure Montana.

Thanks for listening to me today.

Respectfully submitted
Loretta A. Miller
2/4/2011