

EXHIBIT NO. 6DATE 2-4-11BILL NO. State Auditor**SLEEP DIAGNOSTICS, INC.**

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"Accredited since 2008"

February 3rd, 2011

To the legislators of the 2011 session:

My name is Yvette Worman. I co-own Sleep Diagnostics, Inc. We have had a location in Helena since 2003 and, in 2009 opened a location in Butte. We employ 5 full time and 3 part time employees.

We are one of two independent sleep centers in Helena. Our primary competition for employment is the VA Hospital sleep center and the sleep center at the non-profit St. Peter's Hospital.

Up until 2006 our employee status was like a revolving door. We would train them and after they were trained it was not long before they were looking for employment with an employer who could offer health insurance benefits. This turnover was costly to say the least.

At that time, I began to explore the possibility of offering health insurance for our employees. It quickly became obvious that it was quite unaffordable, but as I was speaking to a representative of one of the major insurance carriers they told me about a new incentive plan through the state of Montana that was available for small business to help provide health insurance coverage. I applied for Insure Montana on that day. I made the decision to offer health insurance benefits to our full time employees and pay 100% of the premiums. This incentive is the single most important reason that we are able to provide premium health insurance for our employees and that benefit is the single most important reason that we are able to KEEP good employees and not lose them to the larger corporate non-profit hospital or the federal hospital at the VA.

Losing this incentive would be detrimental to a business like ours in this stage of development.

We have just made a major investment to open an additional sleep center and have increased employment opportunities accordingly. I am uncertain if I could financially manage all the new expenses incurred with this expansion as well as full health insurance costs. I fear that employee turnover would be an issue again soon.

I understand that funding is tight all over the country and that budget deficits abound, but this type of program is not a full hand out, but rather a hand up. It requires a substantial investment and commitment from the employer as well. I urge you to consider this in your decision as you go forward with budgetary cuts and allowances.

Cordially yours,

Yvette Worman Sleep Diagnostics, Inc

ATTN: Jill Sant

HB-2

To Whom It May Concern:

I am writing this as a small business operator that employees 8, and offers health insurance to those who are eligible and would like to participate. We have been offering this to our staff for the past 3 years.

We only have been able to continue it because we have been getting help with the Tax Credit we receive from Insure Montana. Any legislation that would change this service or tax credit to our business would make it difficult if not impossible for us to continue offering insurance to our staff.

The real problem is in the cost of insurance. Our premiums have increased 100%. That is the battle that needs to be fought. If that cost was able to get reduced for small business and individuals then we would not have to rely on assistance from Government programs.

Thanks



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Montana State Legislature

2011 Session

Exhibit 6

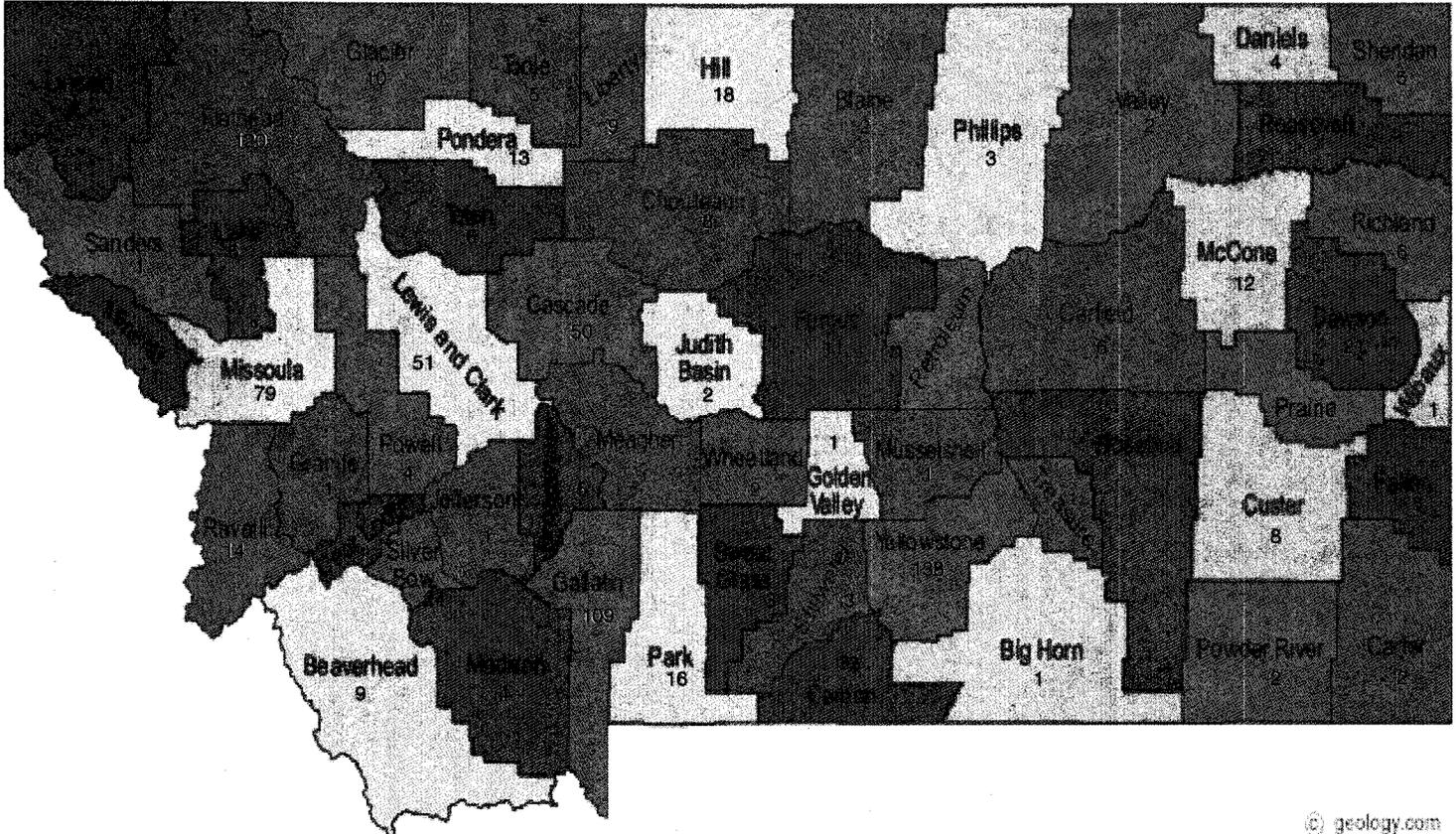
This exhibit contains 2 full colored Montana maps which cannot all be scanned due to dark color. A photocopy has been scanned to aid you in your research.

The original exhibit is on file at the Montana Historical Society and may be viewed there.

**Montana Historical
Society Archives
225 N. Roberts
Helena MT 59620-1201
2011 Legislative Scanner Susie Hamilton**

Tax Credit Businesses by County

Insure Montana provides a refundable state income tax credit to businesses contributing some or all of the cost of group health insurance premiums for their employees. The program also provides an additional tax credit amount when businesses contribute to the insurance premiums for the employees' spouse or their dependents. Small businesses with 2 - 9 employees that are providing health insurance to their employees are eligible for refundable tax credits.



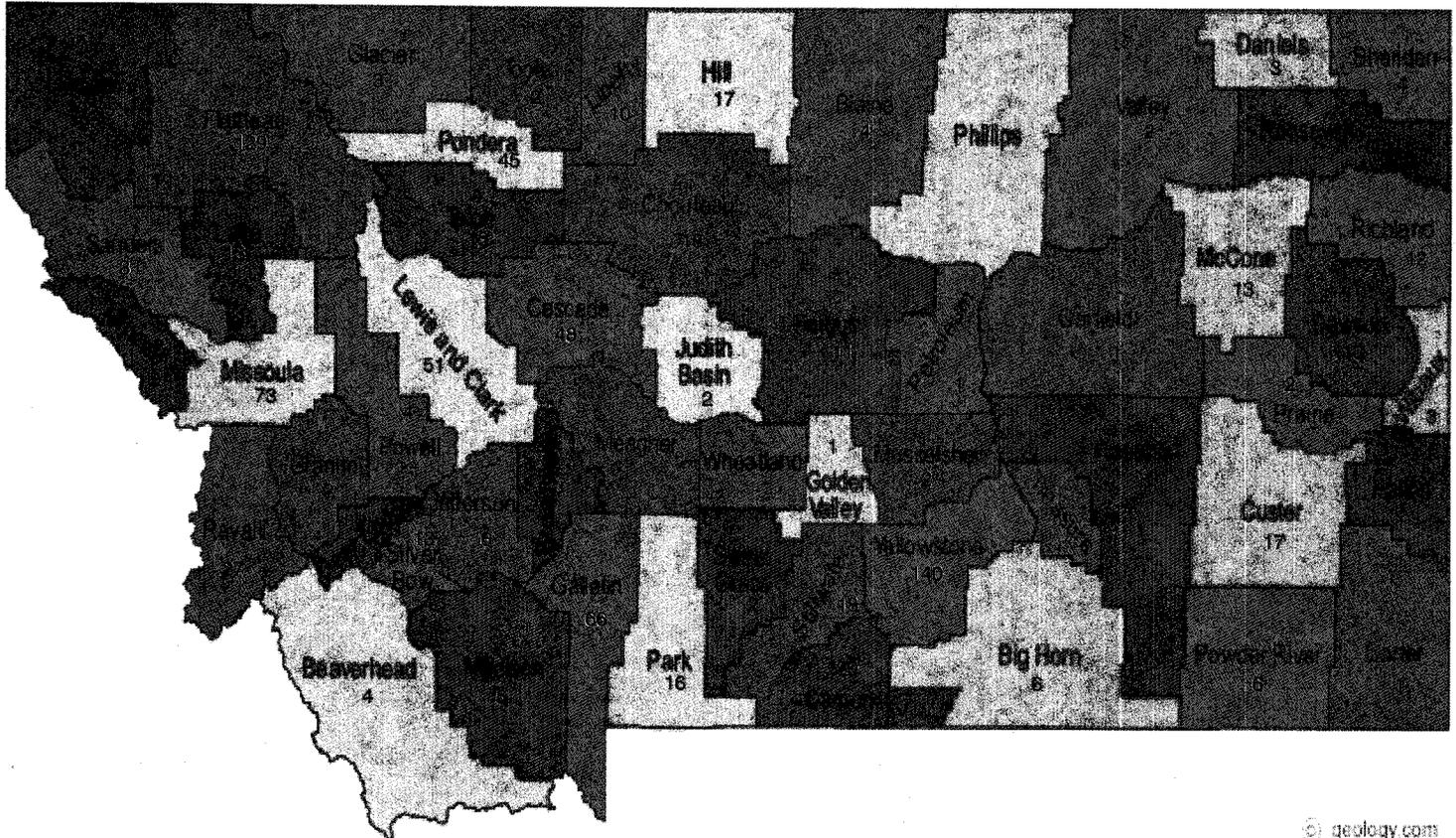
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Tax Credit Statistics

Number of Participating Businesses:	802
Annual Average Cost per Business:	\$5,297
Total Program Annual Cost:	\$4,248,194
Number of Covered Employees:	2,687
Number of Covered Spouses:	585
Number of Covered Dependents:	1,155
Total Covered Lives:	4,700
Number of Businesses Pending Enrollment:	19
Number of Businesses on Waiting List:	33

Purchasing Pool Businesses by County

Insure Montana provides a monthly subsidy or assistance payment to businesses that were previously unable to afford group health insurance coverage for their employees. The monthly assistance payments are provided to both the businesses for a portion of the premium the business contributes and to the employees for a portion of the premium they are responsible to pay each month based on household composition and annual income. Small businesses with 2 - 9 employees are eligible for the purchasing pool program.



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Purchasing Pool Statistics

Number of Participating Businesses:	872
Number of Covered Employees:	2,415
Number of Covered Dependents:	2,053
Total Covered Lives:	4,468
Average Annual Cost per Business:	\$3,496
Average Annual Cost per Employee:	\$1,890
Number of Businesses on Waiting List:	125 (approximately)