

Exhibit No. 1Date 1/12/11Bill No. SB125

Small business owners. Small business values.

Montana Small Business Alliance Member Perspectives on Health Care Reform

Brianne Harrington

The Painted Pot

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As a small business owner, I want quality, affordable health insurance for my family and my employees. Right now, I spend thousands of dollars a year on premiums for a family plan bought on the individual market and receive almost no health care coverage for that money, as my deductible is \$5000 per individual and \$10,000 for my family. In addition, my coverage doesn't include preventative care, and all doctors' bills below the deductible are out of pocket. This does not encourage cost effective, not to mention safe, healthcare. And the insurance company has been free to hike up my rates every year as much as they wanted, and I have had no recourse. That is neither affordable nor quality.

Health care reform is an important step in the right direction for making sure that small businesses like mine have access to quality, affordable health insurance. I am looking forward to being able to shop for insurance plans in the health insurance Exchange once it is established and operating in 2014. I am looking forward to getting a health insurance plan that— thanks to the new health care reform law — will be required to cover preventive care, something that, right now, I can't afford. I am relieved to know that the insurance company can no longer rescind or retroactively cancel my coverage if I or one of my family members gets sick. I feel more secure knowing that insurance companies will now be required to meet medical loss ratio standards that will guarantee small businesses like mine get good value for our premium dollars.

A vote to repeal or block implementation of federal health care reform takes these protections away from me, and leaves me, and every other small business owner, at the mercy of insurance companies. Don't take away these protections. Instead, I urge you to implement health care reform to the fullest extent possible and tightly regulate health insurance companies. Please stand with small businesses and, instead of seeking repeal, please pass enabling legislation for a state-based insurance exchange and for premium rate review.



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I am a small business owner in Billings, and I have an opinion about the efforts to dismantle health care reform. As a small business owner, I have not been able to afford health insurance, and so when I had a heart attack 17 months ago, I left the hospital saddled with a very large hospital bill. I am a veteran of the U.S. Air Force and as such, I am able to get my subsequent medications and wellness check-ups through the VA. As an example of "socialized medicine," I could not wish for a finer one.

I am aware that today there will be two hearings that will be attempts at repealing health care reform. As I have to run my business, I am unable to come to Helena to give my testimony in person, but hope you will consider my comments. If the Attorney General is actually forced to join the federal lawsuit against reform (SB106), a colossal waste of time and public funding would be inevitable. The second hearing, involving a prohibition against the state government from administering health care reform purchase requirements (SB 125), is equally unfortunate. These two hearings appear to be mere knee-jerk reactions to reform and should be scuttled ASAP.

If you repeal health care reform, you will take away health care from people like me who have pre-existing conditions, people who only recently gained coverage thanks to reform. You will also take away the hope from small business owners, like me, of finally being able to purchase quality, affordable health insurance for ourselves and our employees through the Exchanges.

Please understand that those of us "back home" expect you, our legislators, to act on our behalf in a thoughtful and intelligent manner. So please consider what you are doing not in terms of your political career, but rather from your sense of honor. Thank you for your public service.

Aimee McQuilkin
Betty's Divine
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I am the owner of Betty's Divine, a boutique clothing store in Missoula. It makes no sense to me that our Legislature take us backwards by attempting to repeal or block health care reform when health



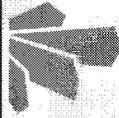
insurance is something that people need, and something that, as a business owner, I want for my employees and community. We should be looking out for the health of our citizens. Health care should not be a partisan issue.

As a small business owner, personally, my business has a lot at stake in this debate. I have been counting on the tax credits in the reform for small businesses offering health insurance. To have that taken away would hurt my business financially. I know I'm not the only one – a lot of small businesses are counting on those tax credits to enable us to continue offering health insurance to our employees until the Exchanges are up and running in 2014.

Even beyond my bottom line, it seems unethical and cruel to take away health care from those who just finally gained coverage after being denied by insurance companies for so many years. Adults and kids with pre-existing conditions all just gained health insurance last year – to take that away, after giving them hope, would be terrible. It seems like that is the kind of thing – taking away health care – that should be against the law. Please don't do it.

Tim Christiansen
Vino per Tutti
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As the owner of a wine store in downtown Bozeman, I strongly believe that SB 106 and SB 125 should not be passed. The health care reform bill is already helping me and many other Montanans with access to such things as free preventive care. It was simply amazing to me that the health insurance we have through my wife's place of employment did not cover preventive care such as annual check-ups with our doctor, a mammogram for my wife, or a colonoscopy for me. These are the exact kinds of things that are very useful and will help lower overall health care costs as health issues may be identified and treated sooner, probably at lower cost and with greater efficacy. Instead of trying to block the changes that this national bill has instituted, we should be trying to lead the way in finding the most efficient and effective ways to put the plan to work.



Pam Mavrolas
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Moving forward with implementation - not repeal - of health care reform is very important to me, as someone who is self-employed. I have already realized two benefits of reform. My young adult daughter once again has health insurance through her father's plan, since reform allows young adults to stay on their parents' health insurance up to the age of 26. Currently, I am shopping for an individual policy for myself, and am excited that I will receive better value for my premium dollars, thanks to the requirement that insurers completely cover preventive care. As a healthy older person, I can afford a higher deductible knowing that my preventive care – things I can do to remain healthy at age 60 – is covered. Please do not take these important reforms away from us.

Matt Hisel
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We offer health insurance to our twenty-some employees because we feel strongly that it is the right thing to do. It is a financial struggle, however, and it is more and more difficult each year, as insurance companies arbitrarily increase our premiums. In order to maintain coverage for our employees, we are counting on the tax credits for small businesses that are part of federal health reform.

I am concerned that SB 125 is an effort to begin dismantling the reform package. The status quo has been failing millions of Americans and small business owners, and we cannot afford to go back to that. If an individual mandate is what it took to pass reform, then so be it.

We are concerned that passage of this bill may start the unraveling of health care reform, which will, among other things, take away the tax credits and numerous other benefits that we are depending on. I urge you not to take us down this path.



Brian McGregor
Silver Dollar Saloon
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I own and run the Silver Dollar Saloon in Butte. Those who are trying to repeal health care reform say they're doing it on my behalf, as a small business owner. This couldn't be further from the truth. I was ecstatic that the healthcare bill would finally provide a means by which I could get affordable, quality health insurance for myself and my employees. Nothing before had enabled me to do that. Please don't rob me of my opportunity to finally have health security for myself and my employees.