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EXHIBIT 3
DATE 2/19/13
HB 87

To: House Appropriations Committee
From: Marilyn Lemm, AARP Montana
Re: Support HB 87

Mr. Chairman and members of the committee, I am Marilyn Lemm a volunteer advocate with AARP Montana, an organization with about 155,000 members in this state. We urge you to support HB 87 because it will protect consumers by allowing the Commissioner of Securities & Insurance to review health insurance rates.

AARP Montana fully supports this bill because it is a great consumer protection bill. However, we believe the Commissioner should have the power to reject any rates that are determined excessive, inadequate, unjustified or unfairly discriminatory.