EXHIBIT 3
DATE 02/05/13
HB 2

January 26, 2013

The Honorable Ryan Osmundson
House General Government Appropriations Subcommittee Chair
Montana House of Representatives
P.O. Box 200400
Helena, MT 59620-0400

Dear Chair Osmundson and General Government Appropriations Subcommittee Members:

On Tuesday, January 29, 2013, your committee will hold a hearing on HB-2 which is a general funding bill. The current bill from the governor's office does not include funding for the Insure Montana program. I would like to encourage your committee to support adding funding of the Insure Montana program to HB-2 to support all the small, family owned businesses in Montana.

My husband, Keith, and I and our three teenage girls farm and ranch in Stillwater County north of Columbus. We are 4th generation producers who have worked hard in the last two decades to maintain our family farm. We have struggled to control skyrocketing expenses while maintaining a productive, efficient workforce. Since the Insure Montana program, we have been able to offer health insurance benefits to any full-time employees. In the past, we have had non-family participants, however, today the only full-time employees that we maintain on our payroll are my husband and myself to run a 7,000 acre operation.

The Insure Montana program gives single-family businesses, such as ours, (for which Montana has about 1/3 currently in the program) the ability to provide affordable health care to cover hard-working owners/laborers where many times the spouse is also involved in daily agricultural hands-on activities. I know in our specific situation, without the Insure Montana program, our family would have no health care coverage or a very high deductible program with little or no benefits. In addition, for single-family businesses like ours, the ACA federal credit program would not apply nor would we see any benefit unless we had a federal tax liability.

The bottom-line - without Insure Montana, Montana's family owned farms, ranches and small businesses will suffer. Federal programs will not fill the gap and the cost for lost income and sick families will be felt by the state. I truly hope your committee will include the Insure Montana funding in HB-2 to help support Montana family-owned small businesses.

If you have any questions, please do not hesitate to contact me at 406-667-2242 or schott@itstriangle.com.

Sincerely,

Karen

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Cc: Governor Steve Bullock