

Sark, Jill

From: InsureMT Conference Room
Sent: Friday, February 01, 2013 1:05 PM
To: Sark, Jill
Subject: FW: Insure Montana Legislative hearings - Update

From: Tracy [<mailto:tracylandreth@gmail.com>]
Sent: Friday, February 01, 2013 9:20 AM
To: InsureMT Conference Room
Subject: Re: Insure Montana Legislative hearings - Update

I recently purchased a small business in Montana and employ eight people that have insurance through insure montana, none of which would be able to afford insurance without this program. If our president makes it a law that we are to have insurance or be fined for not having it , the only way that some of us can afford to have insurance is through this program. For this reason we need to continue having insure Montana available to small businesses. Thank you, Tracy Landreth, Owner: Panther Cafe

Sent from my iPhone

On Jan 31, 2013, at 4:07 PM, insuremt@mt.gov wrote:

The Commissioner of Securities & Insurance (State Auditor's Office) budget hearing was held on Tuesday, January 29th at the State Capitol. A big thank you to the seven business owners who attended and gave compelling testimony!

Montana Public Radio's Jackie Yamanaka reported on the Insure Montana funding issue, including some of the testimony from business owners and Commissioner Monica Lindeen. You can listen to the report here:
<http://www.montanapublicmedia.org/2013/01/small-business-owners-appeal-for-funding-of-insure-montana-program/>.

At this time, the General Government Joint Appropriations Subcommittee is gathering more information and has not yet voted on the Insure Montana budget. The Subcommittee also received written testimony from over 100 businesses and employees. It is not too late to submit written testimony.

If you would like to submit written testimony, please e-mail, fax, or mail it to the Insure Montana program and we will present the testimony on your behalf. We have heard a lot of positive feedback from the messages you have left with your local Legislators and the Governor's office. These messages supporting Insure Montana do make a difference, so don't hesitate to contact your local elected officials.

In addition to the Governor and your local Legislators, you may wish to contact the Legislators who serve on the General Government Joint Appropriations Subcommittee, which has jurisdiction over Insure Montana's budget. This link will take you to the online messaging system for Montana Legislators:

Sark, Jill

From: InsureMT Conference Room
Sent: Friday, February 01, 2013 1:05 PM
To: Sark, Jill
Subject: FW: Insure Montana Advocate

From: Tracy Knoedler [mailto:tknoedlern@aol.com]
Sent: Friday, February 01, 2013 9:34 AM
To: InsureMT Conference Room
Subject: Insure Montana Advocate

Please share as you see fit...

February 1, 2013

Dear Legislators and Concerned Officials,

This correspondence is in response to the potential loss/reduction of funding for the Insure Montana program.

This program has proven beneficial to many Montana small businesses, individuals, and families. To cut this program would significantly jeopardize the health of many as well as be financially devastating either to insure themselves and their families, or to go without insurance and face a catastrophic event, bankrupting them.

For the Montana small business owner subscribing to this program, it also puts them at risk. The small business owner who sees the value in insuring his employees and values their health and wellbeing enough to offer the plan despite the cost, the financial burden could be significant. Significant enough to for him or her to cut back on their employees to be able to provide the benefit to fewer employees, decreasing the number of available jobs in Montana, as well as loss of production resulting in fewer profits and diminished ability to keep their doors open, in turn negatively impacting Montana's economy. Should the business owner choose to not offer the benefit, he then bears the potential of losing employees to firms that do offer such a benefit. This again places the small business at risk of closing because they will not be marketable in the workforce to potential employees. I think this illustrates the snow ball effect that would result should this program be cut or funding decreased.

While possible remedies to this situation may be on the horizon, we are seeing little in the way of concrete assurances. This program affords many, the opportunity to be insured, when otherwise they would not.

The Affordable Care Act claims to be rooted in health coverage for all, discontinuing this program seems counterintuitive to this mission.

As a business offering their employees a higher than average wage, along with benefits such as health insurance, they are proving a steady income to Montanans who in turn stimulate the Montana economy. A cut in this program, will result in lower wages to provide health insurance benefits, resulting in a decrease in the stimulation to Montana's economy, and other small business owners in similar situations.

Montana currently has approximately 34% uninsured; this is slightly above the average for the United States of 33%. Funding cuts for this program will result in Montana being even higher than average.

Yes, there is the possibility of options available through the exchange, but the level of uncertainty at this point affords little comfort.

In the mean time, these people could seek primary care at a community health center. At a fair wage, offered by many businesses subscribing to this program, they will not qualify for any discounts in care. Community health centers only offer discounts to individuals and families at or below 200% of the federal poverty level. For 2011 that is \$46,101 for a family of four. With 2 incomes in the household this will undoubtedly put them over that limit.

Leaving more Montanans uninsured opens us (Montana) to the possibility of individual bankruptcies, further medical cost increases and insurance premium increases. Those uninsured individuals who do experience a catastrophic event will seek care in our local hospitals and Emergency Departments. The cost of care will be absorbed somewhere, most likely the hospital or facility providing the care. The costs will then undoubtedly be passed along to the individual patient and then to insurance companies. Insurance companies will then pass the additional cost along to their consumers in the form of increased premiums; another illustration of the potential snow ball effect that looms at the demise of this program.

As you can see, this program is beneficial to Montanans, Small Business, Insurance companies and the Montana economy as a whole.

I sit in a unique position, both as the wife of a business owner who subscribes to this program and participates, the mother of a participant, the beneficiary of a catastrophic policy that holds a very high deductible and very little coverage for costly care, and a health care provider for under and un-insured Montanan's. I see the disparities in health associated with a lack of access to affordable health care. I see the benefits the Insure Montana Program provided to my husband, who suffered a torn ACL and severe ankle sprain, all repaired surgically with relatively low cost to us because of this coverage. I am able to take my daughter to her provider without fear of bankruptcy or a second thought because of concern over cost. I also struggle every day to help people make life altering decisions regarding testing, treatment, and diagnostics for disease because of fear of cost; many choosing to take the most cost effective minimalist route. We recently had a patient suffering from abdominal pain that chose to forego a CT scan because of the cost. She died weeks later from Liver Cancer that could have been treated had she been appropriately diagnosed. Lastly, as the beneficiary of a catastrophic plan provided by my employer, I am often faced with choosing to seek treatment or forego because of cost. I am healthy and don't often need care, but when I do, the cost falls to me.

I hope that you'll share your concerns with other law makers and advocate for the continuation and/or reinstatement of this critical program.

Sincerely,

Tracy Knoedler, RN, BSN, MPH

Sark, Jill

From: InsureMT Conference Room
Sent: Friday, February 01, 2013 1:05 PM
To: Sark, Jill
Subject: FW: Funding

From: lyders@ttc-cmc.net [<mailto:lyders@ttc-cmc.net>]
Sent: Friday, February 01, 2013 10:23 AM
To: InsureMT Conference Room
Subject: Funding

Please submit this e-mail in support of the Insure Montana program to the appropriate personnel.

As a small business owner in Montana, finding affordable healthcare has been a challenge. For many years my wife worked, off-farm, to supply the health care for our family. After our kids graduated high school and left to pursue other ambitions, having my wife back at home on the farm full time became a necessity. The Insure Montana program enabled our family corporation to supply that healthcare at a reasonable cost. Without the Insure Montana program we would likely move from being fully insured, to some kind of high deductible, lower cost type of insurance. Possibly ending up being underinsured.

I realize the new Affordable Care Act is supposedly going to make healthcare more affordable for small businesses like ours. But lets not abandon something that we know is working, for something that may or may not work in the future.

Please continue funding the Insure Montana program.

Sincerely,

Martin Lyders Pres. Lyders Inc.

Sark, Jill

From: InsureMT Conference Room
Sent: Friday, February 01, 2013 1:06 PM
To: Sark, Jill
Subject: FW:

From: qualley@nemont.net [<mailto:qualley@nemont.net>]

Sent: Thursday, January 31, 2013 6:22 PM

To: InsureMT Conference Room

Subject:

My business has been in the Insure Montana program for several years and it has been a lifesaver for the business. I have sent messages to my local elected officials, is there someone else in particular that I could be in contact that might be worthwhile?

Marvin Qualley
Qualley's Auto Glass
Brockton, MT

Sark, Jill

From: InsureMT Conference Room
Sent: Friday, February 01, 2013 1:06 PM
To: Sark, Jill
Subject: FW: insure montana program

From: Dr. Ed Lawler [<mailto:ed@billingsdentalclinic.com>]
Sent: Friday, February 01, 2013 11:56 AM
To: InsureMT Conference Room
Subject: insure montana program

Feb 1 2013

Dear Sir/Madam:

I fully support the insure Montana program. If it is possible to expand the program to include more small businesses (9 or less employees), I believe it is very helpful for employee morale. My business, with the help of insure Montana, pays the entire medical premium for my employees. I think it should continue.

Sincerely,
Ed Lawler Billings Dental Clinic Billings, Mt

Sark, Jill

From: InsureMT Conference Room
Sent: Friday, February 01, 2013 1:06 PM
To: Sark, Jill
Subject: FW: Insure Montana Legislative hearings - Update

-----Original Message-----

From: kelly konecny [mailto:kkonecny@bresnan.net]
Sent: Friday, February 01, 2013 12:55 PM
To: InsureMT Conference Room
Subject: Re: Insure Montana Legislative hearings - Update

To Whom it May Concern:

We own a small construction business in Billings and have participated in the Insure Mt Program since 2007. I just wanted to say how much we have benefitted from the program and hope it continues in the future. We employ anywhere from 7-9 employees on average including my husband and myself. The Insure MT program is the only reason we are able to offer insurance benefits as a small employer. As a small const business we have fairly high employee turnover rate and one thing that has helped us retain good employees is our ability to offer health insurance combined with the employee assistance program. We are a family of 5 and would be unable to afford a similar plan for ourselves and our 3 children. We would be forced to pay high premiums for basically catastrophic/high ded insurance that most likely would not have preventative care benefits etc.. which is bad for our family and the state in the long run. In addition, I believe our employees would join the list of uninsured Montanans. For construction business's like ours that were most negatively impacted by the recession, we are finally gaining ground in getting our business back in a healthy economic state. Our crew framed over 33 new homes in 2012 in the Billings area. I am sure you are aware that new const is having a tremendous effect on the local and state economy. We are the one's completing that new const. It is integral to both retain and keep our employees healthy to continue that momentum that benefits everyone. I would respectfully request you consider our company, employees and families with regards to the Insure MT Budget.

Kelly Robison-Konecny

Vice President, Konecny Enterprises Inc.-CK Const

On 31 Jan 2013 16:06:05 -0700

insuremt@mt.gov wrote:

- > The Commissioner of Securities & Insurance (State Auditor's Office)
- > budget hearing was held on Tuesday, January 29th at the State Capitol.
- > A big thank you to the seven business owners who attended and gave compelling testimony!
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- > Montana Public Radio's Jackie Yamanaka reported on the Insure Montana
- > funding issue, including some of the testimony from business owners and
- > Commissioner Monica Lindeen. You can listen to the report here:
- > <http://www.montanapublicmedia.org/2013/01/small-business-owners-appeal-for-funding-of-insure-montana-program/>.
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- >
- > At this time, the General Government Joint Appropriations Subcommittee
- > is gathering more information and has not yet voted on the Insure

Sark, Jill

From: InsureMT Conference Room
Sent: Monday, February 04, 2013 7:46 AM
To: Sark, Jill
Subject: FW: A message about Insure Montana from The Directory

From: PEGGY CRAWFORD [<mailto:crawford.peggy509@gmail.com>]
Sent: Friday, February 01, 2013 4:32 PM
To: InsureMT Conference Room
Subject: Fwd: A message about Insure Montana from The Directory

----- Forwarded message -----

From: PEGGY CRAWFORD <crawford.peggy509@gmail.com>
Date: Thu, Jan 24, 2013 at 11:59 AM
Subject: A message about Insure Montana from The Directory
To: Kimberly Dudik <kimberly.dudik@gmail.com>

We are writing because the debate on the future of Insure Montana begins tomorrow.

We live in a world where the amount you pay for health insurance has long been determined by the size of the company that employs you. We live in a state where the great majority of companies have less than 10 employees. We Montanans are at a huge disadvantage when it comes to finding health insurance we can afford.

We are owners of one such small business in Montana. The Directory is 34 years old and employs 7 people. For many years we struggled to find a health insurance plan for our employees, knowing that, because of our size, any serious accident or illness among them would increase the cost for everyone to the point insurance would no longer be affordable. Then to our great relief, Insure Montana was born. This plan incorporates the idea that many small Montana companies could band together and the insurance rates would be based upon the experience of many people, not just the experience of our small group. Better yet, the rates are subsidized by funds from the Tobacco Settlement. As a result, 6 of our 7 employees are now covered by health insurance. We are thrilled with our experience with Insure Montana and we would love to see it made available to all small companies in Montana.

We understand that the Insure Montana Program is not included in the budget for 2014 and that its future is in jeopardy. The debate in the legislature begins tomorrow. We are counting on you to insure that this great program continues. It is the best idea for helping Montana small business that has come up in our 3 decades of business ownership.



P.O. Box 1413 / Red Lodge, Montana 59068
(406) 446-1065 / Fax: (406) 446-2970

To Insure Montana:

I think it is very important that the program continues. Insurance rates continue to increase every year and that becomes a huge burden on small Montana businesses. With other cuts to small business programs, such as the small business preference (which Wyoming still offers) it is getting more difficult for small businesses to operate and do business in Montana.

I hope that Montana's General Government Joint Appropriations Subcommittee will reconsider and allow the program to continue.

Sincerely,

Kim Rodakowski
President