

BUSINESS REPORT

**MONTANA SENATE
63rd LEGISLATURE - REGULAR SESSION**

SENATE PUBLIC HEALTH, WELFARE AND SAFETY COMMITTEE

Date: Friday, January 25, 2013
Place: Capitol

Time: 3:00 PM
Room: 317-A

BILLS and RESOLUTIONS HEARD:

SB 27 - Revise Insure Montana laws to expand small employer definition - Cliff Larsen

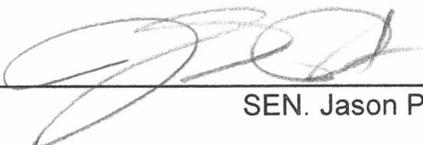
SB 159 - Revise traumatic brain injury contribution on vehicle registration to opt-out - Bradley Hamlett

EXECUTIVE ACTION TAKEN:

SB 11: *Partial Action*

SB 28: *Do Pass As Amended*

Comments:



SEN. Jason Priest, Chair

MONTANA STATE SENATE

Roll Call

PUBLIC HEALTH, WELFARE AND SAFETY COMMITTEE

DATE: Jan. 25, 2013

<u>NAME</u>	<u>PRESENT</u>	<u>ABSENT/ EXCUSED</u>
CHAIRMAN JASON PRIEST	X	
VICE CHAIRMAN TERRY MURPHY	X	
SENATOR MARY CAFERRO	X	
SENATOR GREG JERGESON	X	
SENATOR FRED THOMAS	X	
SENATOR DAVE WANZENRIED	X	
SENATOR ART WITTICH		X



SENATE STANDING COMMITTEE REPORT

January 25, 2013

Page 1 of 2

Mr. President:

We, your committee on **Public Health, Welfare and Safety** recommend that **Senate Bill 28** (first reading copy -- white) **do pass as amended.**

Signed:

A handwritten signature in black ink, appearing to read "Jason Priest".

Senator Jason Priest, Chair

And, that such amendments read:

1. Title, page 1, line 8.

Following: "PRODUCTS;"

Insert: "LEGISLATIVELY OPTING OUT OF CERTAIN UNIFORM STANDARDS;"

Strike: "RULEMAKING AND"

2. Title, page 1, line 9.

Following: "33-1-311"

Strike: ", "

Insert: "AND"

3. Title, page 1, line 10.

Strike: "AND 33-22-1103,"

4. Page 18, line 13.

Insert: "Article XVII. State of Montana Opt Out

In accordance with the provisions of Article VII, subsection (4)(b), the state of Montana opts out of all existing and prospective uniform standards involving long-term care insurance products and all existing uniform standards involving individual disability income insurance products in order to preserve the state's statutory and constitutional requirements governing these insurance products."

5. Page 18, line 18 through line 22.

Strike: section 3 in its entirety

Renumber: subsequent sections

Committee Vote:

Yes 6, No 0

Fiscal Note Required

6. Page 20, line 17 through line 18.

Strike: "or the" on line 17 through "commission" on line 18

7. Page 20, line 21.

Strike: "or the interstate insurance product regulation
commission"

8. Page 22, line 11 through line 16.

Strike: section 7 in its entirety

Renumber: subsequent sections

9. Page 22, line 18.

Strike: "4"

Insert: "3"

10. Page 22, line 19.

Strike: "4"

Insert: "3"

- END -

MONTANA STATE SENATE
Visitors Register
SENATE PUBLIC HEALTH, WELFARE AND SAFETY COMMITTEE

Friday, January 25, 2013

SB 159 - Revise Traumatic Brain Injury Contribution on Vehicle Registration to Opt-Out

Sponsor: **Senator Bradley Hamlett**

PLEASE PRINT YOUR NAME CLEARLY

Name	Representing	Support	Oppose	Info
Tana Ostrowski	BI Advocate	✓		
Douglas E Dove		✓		
Mike King	NAMM Mohr	✓		
Jessica Malouf	BI Advocate	✓		
DAVE Ponte	self		✓	
Don Johnston	TBS	✓		
Tammy Dove	BT	✓		
Beth Breneman	Disability Rights Montana	✓		
Jill Sark	Insure MT CSI	✓		✓
Carol Wilcock	UHC	✓		✓
Barb Swehla	Universal Health Connection	✓		
Karen Cyr	BI Advocate	✓		
Judy L. Erickson	BI Consumer	✓		
Randa K Wiggers	MT County Trst Assoc.		✓	
Anne Gencosse	Billings Chmr	✓		
A Smith	MTLA	✓		
Jana M Suchy	self	✓		

Please leave prepared testimony with Secretary. Witness Statement forms are available if you care to submit written testimony.

Madam Honam and Members of the committee My name is Mark Sanders and I am speaking as a former board member of the Brain Injury Association of Montana. With car accidents a leading cause of Brain Injury I ask that you add an Op Out option to the Motor Vehicle Registration which every Motorist in Montana has to fill out to renew their drivers license,

What this will do is for every driver who does check the box, they will not have to pay \$1.00 to the Brain Injury Association of Montana.

In doing that we hope to help fund The Brain Injury Help Lines which is vital to the newly Brain Injured in that it help them by answering questions about what has happened to them, why their body is changing and offer them support in this very difficult and trying period of their lives.

Thank you

Sark, Jill

From: InsureMT Conference Room
Sent: Thursday, January 24, 2013 7:59 AM
To: Sark, Jill
Subject: FW: Insure Montana Legislative hearings

From: Brad Belke [mailto:b.l.belke@gmail.com]
Sent: Thursday, January 24, 2013 7:58 AM
To: InsureMT Conference Room
Subject: Re: Insure Montana Legislative hearings

Senate Public Health, Welfare and Safety Committee
State Capitol

Commissioner of Securities & Insurance
Montana State Auditor

I am writing to provide testimony on the Insure Montana bill SB-27. I have operated a small business (law office) in Montana for over 30 years and I provide health insurance for myself and my 2 employees, both of whom have worked for me for over 20 years. In 2010 I was paying \$2300 a month for health coverage, in 2011 that amount went to \$2907 and I received notice that the premium for 2012 would be approximately \$3674. I was able to locate a different health care provider with a monthly premium of \$3085. A significant savings over the previous provider but still an enormous amount of my gross income, some \$37,020 annually. My employees and I are all in our 50's and need health care, however, I have was at the point in 2010 where I was going to have to stop providing coverage because of the expense. Fortunately I was eligible to receive assistance from the Insure Montana program and was able to continue to provide health care. I cannot imagine how many small businesses in Montana can provide health benefits to their employees without this program. I believe that not only should the funding for this program continue, I believe that it should be increased. It seems to me that this program assists small business bear most of the cost and is preferable to putting people on public assistance for this care or leaving them without care. Thank you for your consideration of this issue.

Brad L. Belke

On Thu, Jan 24, 2013 at 7:31 AM, Brad Belke <b.l.belke@gmail.com> wrote:
Senate Public Health, Welfare and Safety Committee

On Wed, Jan 23, 2013 at 3:59 PM, <insuremt@mt.gov> wrote:
The Insure Montana bill, SB-27, hearing will be held on Friday, January 25th at 3:00 p.m. This hearing will be heard by the Senate Public Health, Welfare and Safety Committee in room 317 at the State Capitol. Public testimony will be allowed.

The Commissioner of Securities & Insurance (State Auditor's Office) budget hearing will be held on Tuesday, January 29th beginning at 8:00 a.m. in room 350 at the State Capitol. Public testimony will be allowed at 11:00 a.m., but could take place earlier. If you do plan to testify, you should plan to arrive well before 11:00 a.m. The agency's budget will be heard by the General Government Appropriations Subcommittee.

If you would like to submit written testimony for either hearing, you can E-mail, fax or mail it to the

Sark, Jill

From: Howard Bouma <howard-bouma@leavitt.com>
Sent: Tuesday, January 08, 2013 6:45 PM
To: Sark, Jill
Cc: Sherry Johnson
Subject: SB-27

Jill, please share me support for SB-27 with our Legislators in Helena. I wish I could be there but will be in Seattle this Friday. I have found the Insure Montana program to be an outstanding run program that has benefited thousands of previously uninsured employees prior. Currently the Insure Mt program provides the much needed incentive and assistance dollars to employers who employ between 2 and no more than 9 qualified employees.

Small businesses throughout the State strongly support the Insure Montana program as well as there employees. I too strongly support the outstanding Montana run Insure Montana program and feel SB-27 is an outstanding bill that should be passed.

Respectfully,

Howard L. Bouma
Northern Montana Insurance Services
PO Box 726
Conrad, MT 59425
howard-bouma@leavitt.com
877-278-3263
406-278-3532 (fax)

This email contains information that may be confidential and proprietary. If you are not the intended recipient, please delete this email and notify me immediately.

Sark, Jill

From: InsureMT Conference Room
Sent: Thursday, January 24, 2013 10:43 AM
To: Sark, Jill
Subject: FW: Insure Montana Legislative hearings

From: Scott Payne [mailto:scott_payne@kirkenr.com]
Sent: Thursday, January 24, 2013 10:36 AM
To: InsureMT Conference Room
Subject: RE: Insure Montana Legislative hearings

Good Morning, Here are two sets of public comment for the two hearings coming up. My testimony is in support of funding Insure Montana program. It's possible I might be able to be there but for now, I cant. Please let me know how critical its is for people to testify in person....sp

Scott Payne
406-842-7224

Please provide this email to Public Health, Welfare, and Safety Committee

Honorable Chairman and Members of the Senate Public Health, Welfare and Safety Committee:

I regret not being able to attend your hearing on January 25th. In lieu of my attendance please accept this written public testimony in strong support of the Insure Montana program. As a small Montana S-corporation of 10 employees, I offer my employees health insurance if they work more than part time. There is no other benefit that I dread more than renewing health insurance each year because of the increasing cost to provide it to my employees. The huge increase in annual insurance cost is only curbed by two means.

First, I have to switch from one carrier to another each year to shop for a better deal. If not for Pacific Source coming to Montana this year and offering group health plans, our Blue Cross Blue Shield health insurance would have increased over 35 percent.....The key part here is that there were NO claims that exceeded the employee deductible. BCBS paid nothing yet demanded a huge increase in premium. We are a healthy, active group of employees, and I consider this typical annual increase as highway robbery. We have had the same commercial auto insurance company for over a decade, and yes it rises each year, but not by 35 percent. My company annually changes health insurance

carriers because costs are increased by huge margins for often no apparent reason. If I cannot find new carriers each time I renew to keep annual health insurance costs reasonable, the company will surely not be able to provide this benefit to our employees in the future.

The second means I have as business owner to keep insurance cost affordable is to be an active business participating in the Insure Montana program, and specifically the tax credit program. The annual tax incentive this program provides is essential for my company to provide economically sustainable health coverage. There is something seriously wrong with healthcare in the United States of America and it is unsustainable. In 2009 healthcare costs were 8 percent of GDP. At the current growth rate it will be 16% of GDP in 2018, five short years away. Insure Montana is essential to provide a stopgap for companies like mine in light of unsustainable growth in healthcare costs and insurance. I respectfully ask that you continue to fund the Insure Montana program. Until the national healthcare debate is concluded and solutions are attained to curb the insane and unsustainable cost of healthcare and insurance, Insure Montana is essential to help business like mine provide health coverage.

Scott M. Payne, PhD
President
KirK Engineering & Natural Resources, Inc.
406-842-7224

Please provide this email to Commissioner of Securities & Insurance

Honorable Commissioner of Securities & Insurance:

I regret not being able to attend your hearing on January 29th. In lieu of my attendance please accept this written public testimony in strong support of the Insure Montana program. As a small Montana S-corporation of 10 employees, I offer my employees health insurance if they work more than part time. There is no other benefit that I dread more than renewing health insurance each year because of the increasing cost to provide it to my employees. The huge increase in annual insurance cost is only curbed by two means.

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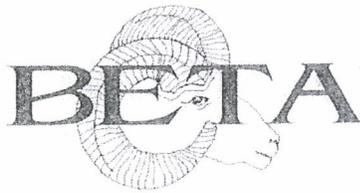
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Scott M. Payne, PhD

President

KirK Engineering & Natural Resources, Inc.

406-842-7224



Beard Environmental and Technical Assistance, LLC

Telephone: (406) 492-6590 • Fax: (406) 492-6592 • 25920 U.S. Highway 12 East • P.O. Box 85 • Elliston, MT 59728

January 24, 2013

Attn: Senate Public Health, Welfare and Safety Committee – 2013 Montana Legislature
c/o Insure Montana Program
Office of the Commissioner of Securities & Insurance
Montana State Auditor
840 Helena Avenue
Helena, MT 59601

Dear Chairman Priest and Committee Members:

As a working partner in a small business that assists local governments with infrastructure projects, my firm has been enrolled in the Insure Montana program since 2006. I want to convey my strong support for the continuance of this program through Senate Bill 27. The Insure Montana tax credit has been pivotal to our ability to provide health insurance coverage for our two employee/owners. I commend the past and current State Auditors for their vision and dedication in creating and maintaining the program as currently configured.

The Insure Montana program is a critical asset to foster small business in Montana. I strongly urge and thank you for your support of SB-27.

Sincerely,

Alden G. Beard, P.E.
Partner

cc: The Honorable Dave Lewis, Senator (via e-mail to DaveLewisD@aol.com)
The Honorable Mike Miller, State Representative (via e-mail to mike4hd84@blackfoot.net)

Sark, Jill

From: InsureMT Conference Room
Sent: Thursday, January 24, 2013 12:04 PM
To: Sark, Jill
Subject: FW: Insure Montana Legislative hearings

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

From: Don & Laura Cox [<mailto:doncox@frontiernet.net>]
Sent: Thursday, January 24, 2013 12:08 PM
To: InsureMT Conference Room
Subject: Re: Insure Montana Legislative hearings

Thank-you for allowing me the opportunity to submit a written testimony concerning SB-27 and also for the Commissioner of Securities and Insurance budget hearings.

I am currently enrolled in the Insure Montana program through my employer. It is the first form of assistance from the state that I have ever received. I am in the position of having once owned my own business and after twenty years, became an employee of another small business. I can say with certainty that the Insure MT program enabled me to have affordable insurance for the first time in my adult life. Not only is the insurance affordable, but it is critical, in allowing me to have preventative health care. I know that this is one of the main goals in the Affordable Health Care Act.

However, without assistance for premiums, many of my fellow employees will not be able to afford coverage. My husband and I have worked hard all of our adult lives, forty some years, to become self-sufficient and not dependent on government programs, but the young families today have not been able to get ahead enough to do the same. I am sure, for them, when it comes down to buy insurance or buy groceries, we all know the answer to that. They will be forced to pay the "fine" for not having health coverage. This makes no sense to me.

The choices are clear. In order to keep proud, responsible Montanans in the work force, allowing small business every opportunity to grow their business and retain good employees, we must have affordable programs, such has Insure MT, helping the citizens of this great state.

In conclusion, I ask that you consider the importance of the Insure Montana program and retain it in the states upcoming budget of 2014.

Respectfully yours,
Laura Cox

Sark, Jill

From: InsureMT Conference Room
Sent: Thursday, January 24, 2013 1:28 PM
To: Sark, Jill
Subject: FW: SB-27 Hearing

From: TIM CAMERON [<mailto:stonewallgold@msn.com>]
Sent: Thursday, January 24, 2013 1:26 PM
To: InsureMT Conference Room
Subject: SB-27 Hearing

Thanks for the heads up about activity for Insure MT. I have never submitted testimony for a hearing, but if you think this is helpful, please use it. I am also writing the governor, etc. to hopefully continue funding this program. Our business is only 2 people but I can see where it would help to expand to include up to 25. I just hope it doesn't make it unavailable for us. Also, why not make it available to one person businesses who can't afford to hire help yet? Thanks

I am writing to request support of the Insure Montana program. I am on the waiting list for this program so have never received benefit from it. I just want to ask that the program be extended to include small businesses with more employees. But at the risk of inability to insure more smaller businesses like ours I hope it does not take away funding so that we will never get to the top of the waiting list. I think the program provides such an important opportunity to create and expand business in Montana. Our family currently has no health insurance and I worry about that daily because our small business is unable to support the cost of health insurance. If more people received help with this portion of opening a small business, it could only help Montana and its residents and help the country by putting more people to work. This is the right thing to do in this economy. Thank you.

Janet Cameron
406-452-5971