

EXHIBIT NO. 2DATE: 3.27.13BILL NO. HB 450

## Vote Against House Bill 450

As Montanans, we urge you to vote against HB 450. It legalizes hurting people who have already been injured. It decreases the amount of insurance most of us carry to protect our assets. It bails out insurance companies that have broken the law.

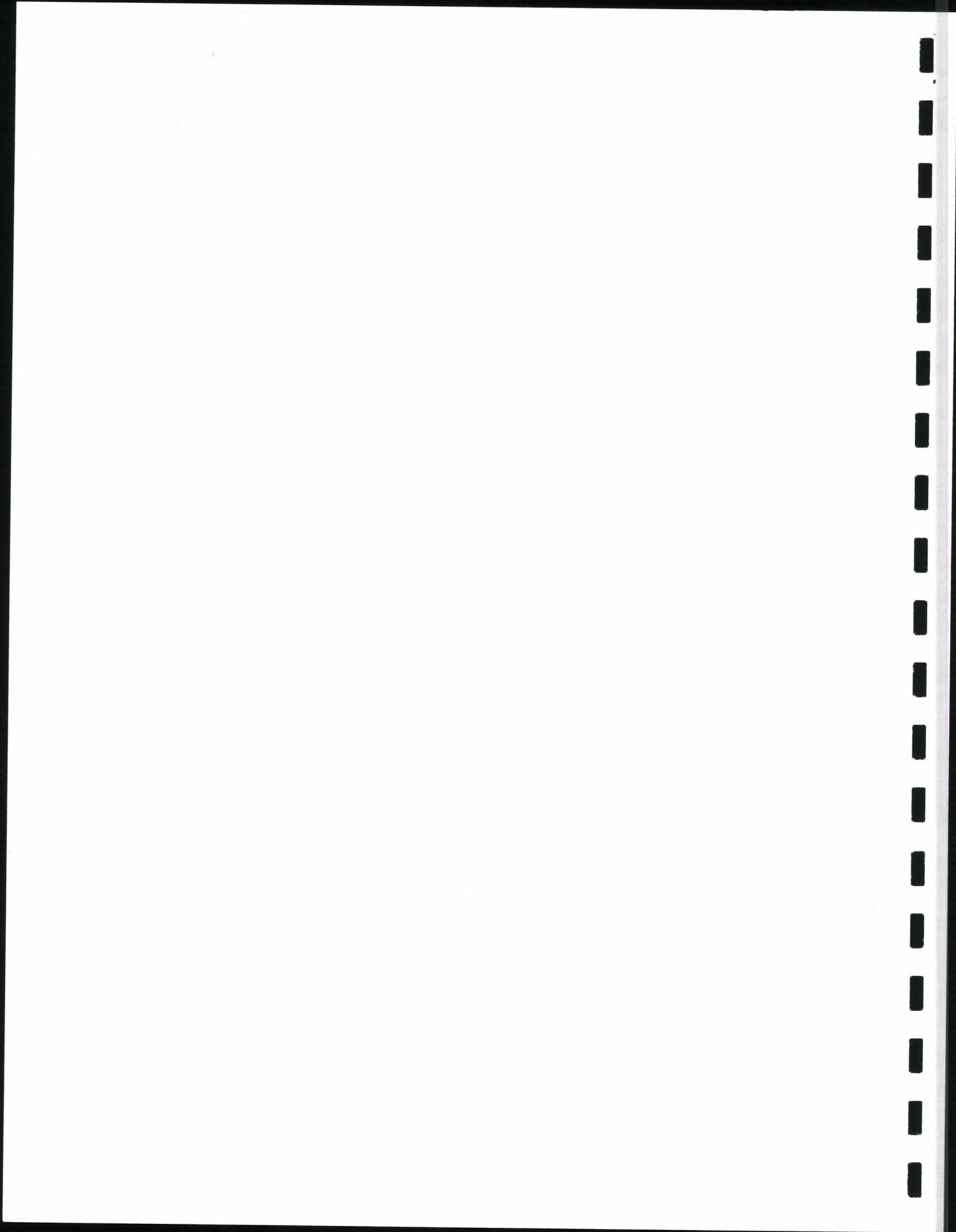
None of us expects to get injured, but if we do, we need as much insurance coverage as possible to help us get back on our feet. HB 450 will take this coverage away from us.

For example, assume you are injured in a car wreck. You have health insurance to cover medical bills. The person who caused the wreck has \$100,000 in liability insurance. Your medical bills are \$100,000. Your lost wages, alone, are going to be at least \$100,000. You have a family to feed and house payments to make.

**Under current law**, you are entitled to combine these insurances. Your health insurance will pay for the \$100,000 in medical costs. The liability insurance will pay for the \$100,000 in lost wages. Should there be any liability insurance left over after your losses are compensated, then your health insurer is entitled to a reimbursement.

**Under HB 450**, however, your health insurer is entitled to refuse to pay any of your medical costs. The liability insurer is required to pay the \$100,000 in medical costs. There is nothing left to pay your \$100,000 in lost wages—not to mention other losses you might have. You go broke. Your family has no means of support. You are not able to make your house payments.

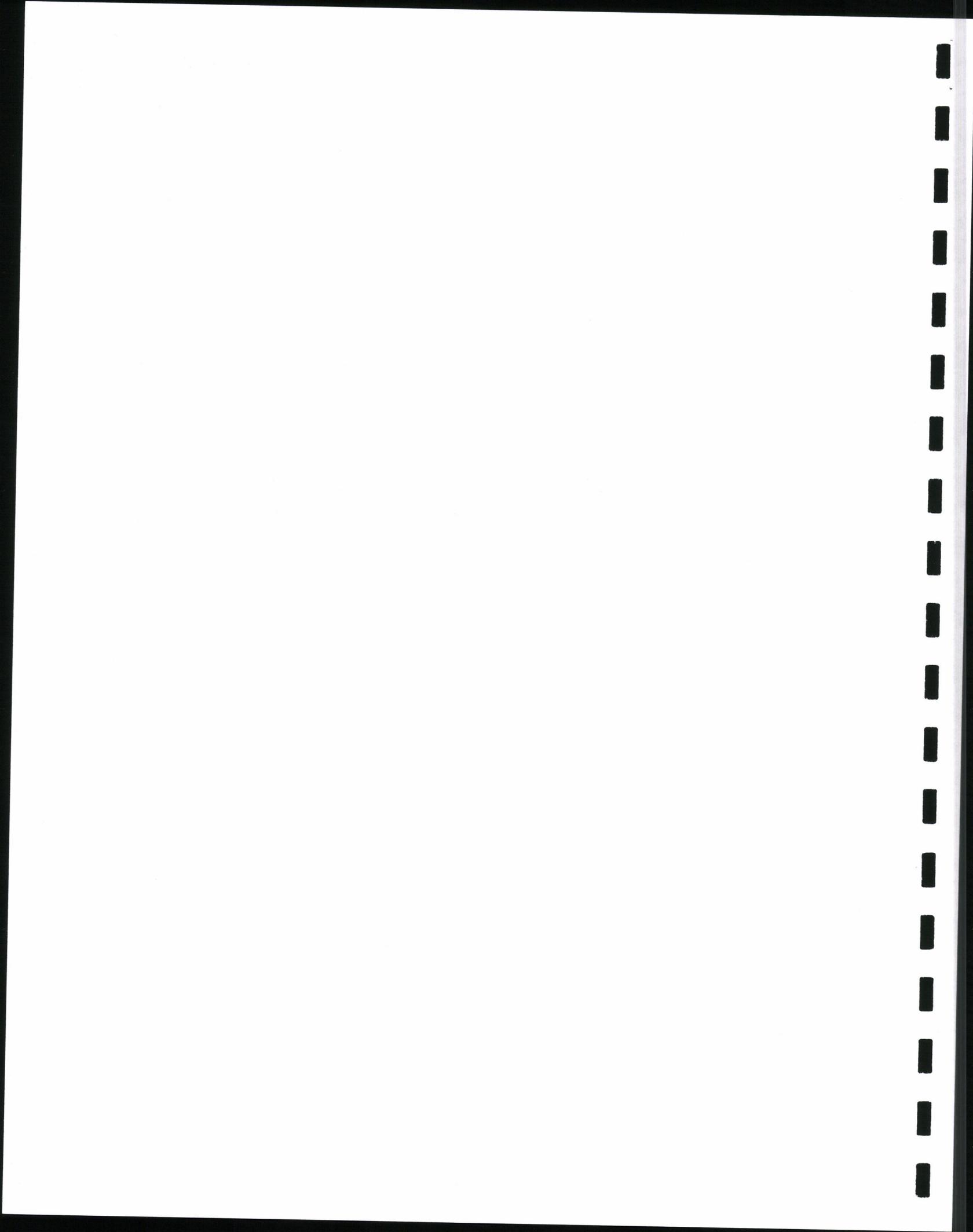
Assume instead you are the person who caused the wreck. Under current law, your liability insurance protects your assets by paying the injured person directly for all types of damages. Under HB 450, however, your liability protection is gone: It has been exhausted to pay for medical expenses, which should have been paid by the health insurer. Now, the injured person has to look to your personal assets to pay for lost wages and other damages.



**This is special interest legislation.** Health insurers are pushing HB 450 so they can avoid paying our medical bills—even though that is what we paid our premiums to cover.

**This is a bailout bill.** For years, health insurers have been breaking Montana law by refusing to pay medical costs when liability insurers can be made to pay them. They were caught. The people they were supposed to cover have sued them to recover the benefits that should have been paid. So the health insurers want to pass HB 450 retroactively to avoid legal liability for breaking the existing law.

**The well-being of Montanans must come before the profits of special interests. Therefore, we urge you to vote against HB 450 and similar bills.**

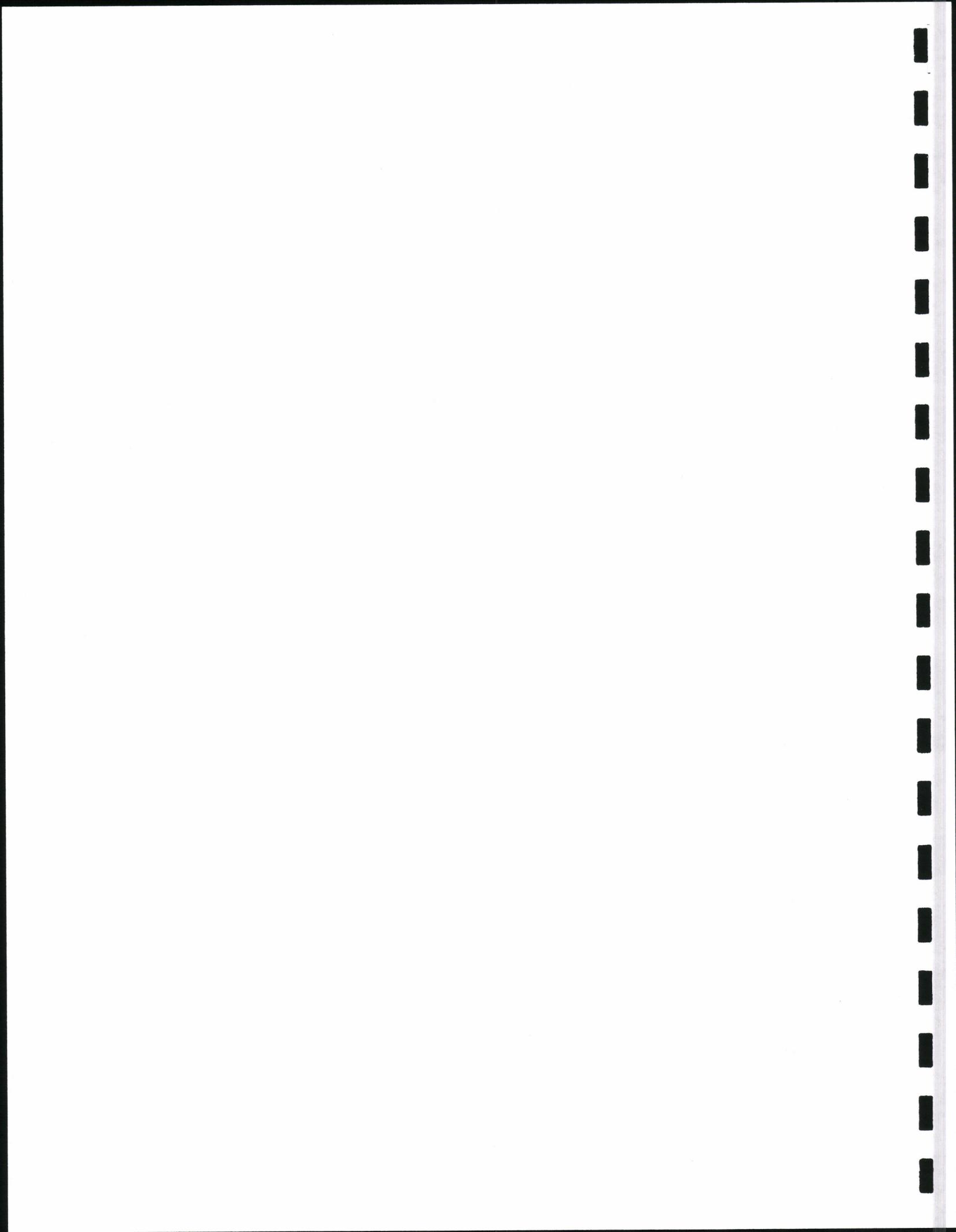


## Signatures for Petition Against HB 450

John Warner, Helena, Supreme Court Justice - Retired,  
Gordon Bennett, Helena, Lewis & Clark County District Judge - Retired  
Peter Babin, former President and CEO of BCBS Montana  
John C. Board, Helena, retired teacher  
Julie Brown, Missoula, MT  
Elizabeth Dear, Great Falls  
Helene T. Allaire, Great Falls, retired teacher  
Sonny Harrell, Great Falls, MT  
Dennis Gerke, Belt, MT  
Jane DeBruycker, Dutton, MT, rancher  
Paul Zarzyski, Great Falls, MT  
Luke Duran, Helena, graphic artist  
Neal Jensen, Great Falls, bankruptcy trustee  
Pam Jensen, Great Falls  
Dan Kohm, former Cascade County Undersheriff, current investigator for Office of  
Public Defender  
Karen Kohm, Great Falls, banker  
Sheena Jendro, Great Falls, legal assistant  
Ron Gessaman, Great Falls, engineer  
Kathy Gessaman, Great Falls, engineer  
Sarah Adams, Helena  
Cherry Beatty, Jefferson City  
Richard Blythe, Deer Lodge  
Patti Bonnes, Helena  
Shawn Danielson, Stanford  
Robert Dannels, Chinook  
Ruth Dannels, Chinook  
Jeanette Diaz, Deer Lodge  
Allen Fisher, Havre  
Janice Fisher, Havre  
True Hart, Helena  
Tomiko Hewitt, Helena  
Andrew Kubik, Durango  
Bob Michaelson, Stevensville  
Mike Peery, Helena  
Robyn Peery, Helena



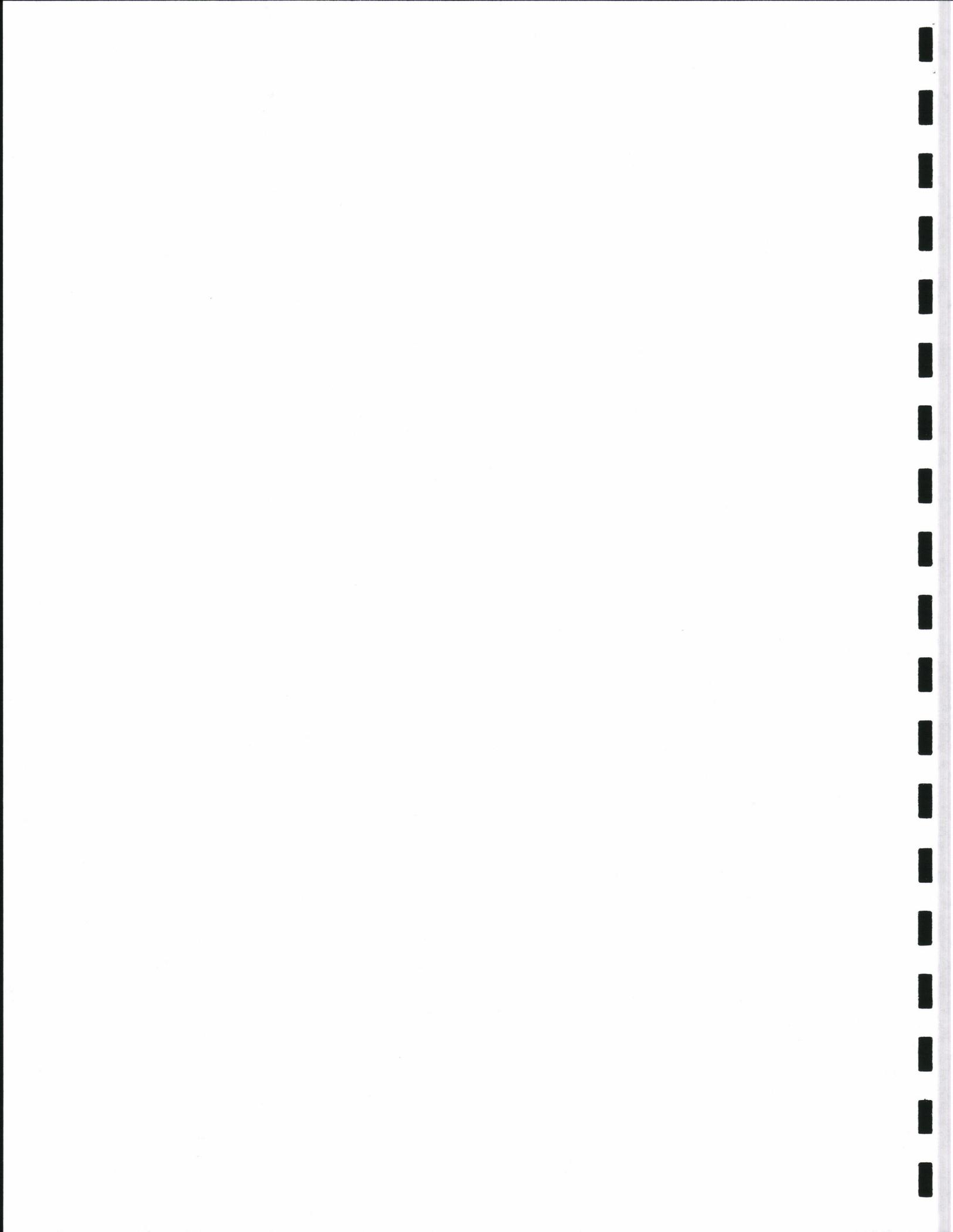
Kent Roose, Eureka  
Marianne Roose, Eureka  
Erik Thueson, Helena  
Fran Thorpe, Kalispell  
Joe Stiffarm, Jr., Havre  
Larry Thompson, Billings  
Leah Bernhardt, Helena  
Danielle DeShaw, Helena  
Marion Simmons, Butte  
Garfield Simmons, Clancy  
Elayne Simmons, Clancy  
Jerri Woodring, Helena  
Vicki Robinson, Helena  
Richard Robinson, Helena  
Debra DeShaw, Choteau  
J. R. Conner, Missoula  
Dennis Conner, Great Falls  
Danielle Wiensch, Great Falls  
Brett Wiensch, Helena  
Heather Wiensch, Helena  
Keith Marr, Great Falls  
Kitty Agostinelli, Lewistown  
Jill Galt, White Sulphur Springs  
John Klein, Helena  
Scott Peterson, Helena  
Christi Kinney, Helena  
Edie Witham, Helena  
Robert Redpath, Helena  
Josh Allen, Creston  
Kurt Schumacher, Great Falls  
Victoria Wells, East Helena  
Michael McHugh, Helena  
Dustin Squires, Havre  
Dan O'Leary, Harlem  
Diana Zimmerman, Helena  
Glenn Kincaid, Jackson  
Darrell Dunbar, Great Falls  
Wade Nelson, Havre  
Vilma Guzman, Helena



Linda Nelson, Helena  
Ken Nelson, Helena  
Monty Viall, Havre  
Cathye Zigan, Great Falls  
John Warner, Helena  
Kay Warner, Helena  
Phyllis Reynolds, Great Falls  
Mike Lamb, Helena  
Cheryl Lamb, Helena  
Larae Hill, Helena  
Valerie Belliveau, Helena  
Jamie Carey, Helena  
Jerry Morse, Havre  
Kelsey Jones, Helena  
Tom Schulke III, Helena  
Matt Morris, Helena  
Racheal Morris, Helena  
Andy Bone, Helena  
Niki Henriksen, Helena  
Lori Carey, Helena  
Wade Russell, Havre  
Greg Ross, Helena  
Matt VanPernis, Helena  
Sarah Scott, Helena  
Rosanne Donahoe, Helena  
Nancy Matheson, Helena  
Paul Edwards, Helena  
George Pearce, III, Helena  
Linda Gryczan, Helena  
Jeff Roush, Helena  
Lou Ann Crowley, Missoula  
Kim Schleischer, Helena  
John Contway, Helena  
Kelly Johnson, Helena  
Rosie Guest, Helena  
Michelle Ereaux, Bozeman  
White Thunder Woman Ereaux, Bozeman  
Shane Fichtner, Bozeman  
Theresa Larson, Havre



Maureen Kiely, Helena  
Sandra Hines  
Wendy Dumas, Havre  
Debbie Stewart, Havre  
Sheila Forshee, Havre  
Vicki Ries  
JoAnne Sherwood, Helena  
Walt Mackin, Helena  
Brian Bekker, Havre  
Jamie Towe, Missoula  
Kim Towe, Missoula  
Robin Catterton, Missoula  
Erin Catterton, Missoula  
Jessica Jacobsen, Missoula  
Jean Witters, Thompson Falls  
Jessica Larson, Missoula  
Keeghan Flaherty, Missoula  
Hayley Allen, Missoula  
Norm Brown, Columbia Falls  
Pat Cheff, Whitefish  
John Boyle, Missoula  
Russ Faris, Missoula  
Stephen Goheen, Hamilton  
Gail Goheen, Hamilton  
Kristin Ibsen, Hamilton  
Joanna Scheiern, Hamilton  
Kent Isom, Great Falls  
Scott Blekkenk, Missoula  
Denise Blekkenk, Missoula  
Ed Nelson, Havre  
Liz Stoeckel, Missoula  
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Ben Brewer, Missoula  
Beth Brewer, Missoula  
Matt Larson, Missoula  
Natalie Dumouchel, Hamilton  
Robert Davey, Hamilton  
Mark Connell, Missoula  
Hillary Carls, Bozeman



Tom Carls, Bozeman  
Brian Fay, Bozeman  
Mark Luebeck, Bozeman  
Tim Hammar, Bozeman  
Chris Angel, Bozeman  
Larry Stoltz, Valier  
Robin Stoltz, Valier  
Trent Stoltz, Valier  
Holly Stoltz, Valier  
Kelly Crowder, Valier  
Dave Crowder, Valier  
Gwen Stoltz, Choteau  
Natalie Mauer, Missoula  
Michael Cummins, Helena  
Lynette Cummins, Helena  
Micha Cummin, Helena  
Delaney Cummins, Helena  
Patrick Fox, Helena  
Holly Fox, Helena  
Amara Holmes, Helena  
Lonita Dalton, Helena  
Dan Meeks, Butte, Montana  
Veragail Meeks, Butte, Montana  
Chancey Andrews, Helena, Montana  
Tamijo Ruether-Affor, Helena, Montana  
Cheryl McElroy, Helena, Montana  
Jeanne Connolly, Helena, Montana  
Lori Robinson, Helena, Montana  
John Doubek, Helena, Montana  
Rick Pyfer, Helena, Montana  
Kelly Jenkins, Helena, Montana  
Nola Rock, Helena, Montana  
Jan Ryckman, Helena, Montana  
Marigaye Bissell, Helena, Montana  
Ardele Henry, Great Falls, Montana  
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Stephanie Lister, Darby Montana  
Gayla A. Lott, Helena, MT  
Kenneth G. Lott, Helena, MT



Cathy McKinley, East Helena  
John Passuccio, Missoula  
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Sherryl Greenig, Belgrade  
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Peter Sand  
Jonathon Sand  
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Lyle Panasuk  
Pete Strom  
Mike Ivie  
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Jason Armstrong, Bozeman  
Lindsay Beck, Bozeman  
Reid Beck, Bozeman  
Kate Beck, Bozeman  
Justin Stalpes, Bozeman  
Monte Beck, Bozeman  
Mike McKeon, Butte



Mick McKeon, Butte  
Carol McKeon, Butte  
Matthew McKeon, Butte  
Jenny Harbine, Livingston  
Alex Rate, Livingston  
Beth Best, Great Falls  
Dan Buckley, Bozeman  
Natalie Phillips, Bozeman  
David McGoldrick, Bozeman  
Aaron Brock, Missoula  
Morgan Modine, Missoula  
Rhea Modine, Missoula  
John Amsden, Bozeman  
Marianne Amsden, Bozeman  
Gregg Smith, Great Falls  
Michael Barer, Great Falls  
Mike Orcutt, M.D., Great Falls  
Susan Van Dessel, teacher, Joplin  
Quinn Bottomly, Missoula  
Conner Bottomly, Kalispell  
Matthew Schmidt, Bozeman  
Grant Elliott, Bozeman  
Hannah Stone, Bozeman  
Adam Shaw, Dillon  
Parker Thompson, Bozeman, project manager at energy company  
Abigail Brown, Bozeman  
Katie Mazurek, Bozeman  
Elizabeth Clark, Missoula  
Patrick Byorth, Bozeman  
Michael Miech, Bozeman  
C.E. Abramson, Missoula, Realtor  
Andrew Gorder, Bozeman  
Dylan McFarland, Missoula, Attorney & member of 2001 Grizzlies National  
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