

**From:** Patricia Landon [mailto:patricia@bigforkweb.com]  
**Sent:** Wednesday, March 25, 2015 5:12 PM  
**To:** Edwards, Ecko

EXHIBIT 3  
DATE 3/27/2015  
SB. SB 99

House Business and Labor Committee Members:

Let me take a few moments to write you today about the importance of Senate Bill 99, the Insure Montana bill. My husband is self-employed and locating affordable insurance for a family of 4 has been the most difficult task. We attempted to sign up for Obama Care. We were required to select and carry 3 different policies. One for my children, a separate one for me and a separate one for my husband. Yes the individual policies were inexpensive, but add them all up and it was more than my Mortgage Payment. My new employer has been a part of the Insure Montana program since 2009. When it was time to sign up for coverage the program was explained to me, it was like sunshine on a gloomy day. Receiving assistance to help offset the monthly premium has allowed me to cancel our horrible individual plan. Without this program remaining in place I don't know if we would be able to afford the insurance. I have a son in college and one nearing the time to go to college and expenses from that in itself creep up every year. Knowing this program is approved to continue alleviates additional stress on our lives and pocketbook. Please help pass this bill - It is important to our family!



*Patricia Landon*  
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////////////////////////////////////  
**From:** Katie Gibson [mailto:katiegibson09@gmail.com]  
**Sent:** Friday, February 20, 2015 10:38 AM  
**To:** insuremt@mt.gov

Dear Business and Labor Committee members,

I am writing to urge you to continue funding for Insure Montana. Our Bozeman-based business produces, in part, mobile apps on Android and iOS. We have customers in 88 countries and development partners across the USA, all being impacted by our Montana small business. Three of our ten products promote Montana tourism directly.

The Insure Montana program has helped us stay in business. Without the subsidy it would be much more difficult to cover health insurance and stay self-employed rather than work for a larger company. Based on our interactions with them, our company has found Insure Montana to be extremely well organized, well run, and efficient.

Thank you for listening and for your work in the legislature on behalf of our state.

Katie Gibson  
Owner, Mountainworks Software, Inc.  
Bozeman, MT  
[katie@emountainworks.com](mailto:katie@emountainworks.com)  
[www.emountainworks.com](http://www.emountainworks.com)



**From:** Virginia O'Boyle [mailto:dntpanic@hotmail.com]  
**Sent:** Monday, March 09, 2015 11:51 PM  
**To:** Edwards, Ecko

Please continue the Insure Montana Program and its financial support through 2015. If Insure Montana does not subsidize our health insurance, we cannot afford our policy. Without this program, our business cannot afford health insurance of this caliber. Once the Insure Montana Program is closed, our business will need to stop offering health insurance and people will need to purchase their health insurance individually. We will not be able to offer any employee benefits.

If you discontinue this program in the middle of our business tax year, it will cause our business to have to drop insurance in the middle of the year, causing individuals to seek out health insurance on their own and to lose half of a year of deductibles.

Please continue the Insure Montana Program through the end of 2015. It has been the best government program we have ever participated in. It gave our business stability, a financial safety net, and a clear, budget-able way to purchase health insurance. I am sorry to see it go.

**Virginia M. W. O'Boyle**  
**Integrity Resources Archaeology, LLC**  
2225 South Hole In The Wall Road  
Potomac, Montana 59823  
Land Line (406) 244-5865  
Cell (406) 529-5157  
Email [dntpanic@hotmail.com](mailto:dntpanic@hotmail.com)

January 22, 2015

To Whom It May Concern:

My business and my employees have been benefiting from the Insure Montana Program for many years. Because of this program and its tax credit, I have been able to afford to offer insurance coverage to some of my employees. These men and women may not have been able to afford insurance coverage on their own. I hope the Insure Montana Program will continue on for at least the next two years. Thanks for your consideration.

Sincerely,

Barb Leland/Owner  
Friendly's Sinclair  
Helena, Montana

**From:** Jim and Holly - Buffalo Trail Artworks [mailto:info@buffalotrailartworks.com]  
**Sent:** Thursday, March 26, 2015 12:58 PM  
**To:** Edwards, Ecko

Hello.

My wife and I have been members of the Insure Montana program for a number of years. We are self-employed small business owners. Without this program, we would not be able to afford health care insurance as we do not qualify for insurance under the Affordable Care Act. Because of recent health problems it has saved us from bankruptcy due to medical bills we would otherwise been unable to pay or we would have gone without treatment.

This is a home grown Montana program which is helping hundreds of Montana's like us afford health care. It is also funded in large part through tobacco taxes.

Please vote to permanently fund this program so we are not continually wondering if we will be able to afford medical insurance. Sincerely, Jim and Holly Cutting





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March 10, 2015

My name is Katherine Troiano. I moved to the Flathead Valley after finishing college several years ago and one of the main things I was looking for in an employer was that they offered health insurance. Not many small businesses in the valley were able to offer health insurance to their employees. However, I was able to find employment with a small law firm in Whitefish, MT that offered health insurance as a benefit and have worked for the firm ever since. My employer informed me that the reason he was able to afford health insurance was because of the Insure Montana Program. Without the program, he would be unable to provide his staff with health insurance as is the case for many small businesses in our area.

The Insure Montana Program has become increasingly important to me throughout the years. Due to the downturn in construction in the Valley, my husband lost his job. Since then, he has worked for several construction companies, none of which offer assistance with health insurance. Therefore, we rely on the Insure Montana Program to assist us in affording health insurance.

More importantly, we have been blessed with a beautiful daughter. She is almost two and as is the case for all children, she requires several vaccinations and frequent wellness checks to monitor her health and growth. With the help of the Insure Montana Program, we are confident in our ability to provide our daughter with the healthcare she needs. Furthermore, the Insure Montana Program takes the stress out of unexpected visits to the doctor's office. We can confidently schedule the appointment to get her the care she needs with the knowledge that we can afford the appointment. That is a great comfort for any parent.

As a small family trying to make it in this big world, my family would be lost without the assistance of the Insure Montana Program. I am a huge supporter of the program and hope that you will find it in your hearts to support the program as well and do everything in your power to find future funding.

Thank you for your time.

Sincerely,

Katherine C. Troiano  
Paralegal

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E-mail:

[asphaltplusinc@yahoo.com](mailto:asphaltplusinc@yahoo.com)

March 25, 2015

Dear Sirs and Madams,

My name is Melinda Oedekoven. I am owner/operator of a single- family owned and operated Construction Company in Billings, Montana. The company has been incorporated since 2005 and has been insured with Insure Montana since 2007; I joined the waiting list in 2005. When the company first started it was simply my husband and I. We were the two employees used to achieve Insure Montana's business plan.

Since the startup of the company, two of my children have chosen to become full-time employees of the company and helped substantially in the company's growth. We choose to remain a small company as it is difficult to find skilled, hardworking employees that are willing to work in the extreme measurements that we do. Since we are choosing to remain small we are a single-family business and would lose the company's health insurance if the Affordable Care Act (ACA) SHOP exchange was to take effect.

It has long been the American dream to own your own company and to be successful at such. With this being such a common dream, many Americans and Montanans are opening their own small businesses. In the Small Business Association (SBA) profile in 2009, small businesses in Montana totaled 109,657. This represents 97.5% of all employers and they employ 68.2% of the private-sector workforce. Most of Montana's small businesses are very small, 71.3% do not have employees and most of them employ less than 20 employees. Small businesses employed 232,640 workers in 2009, with most of the employment coming from firms with 20-499 employees. Most of these 232,640 companies would not even be allowed to participate in the ACA SHOP exchange since the ACA tax credit must have less than 25 eligible employees. Not only would health insurances for these 232,640 employees be in jeopardy, but so would the 71.3% of employers that do not have employees or only employee family.

Montana has approximately 60 million out of 93 million acres of land considered agricultural land; that is 64% of Montana being agriculture. Of this 68%, 18% is crop land and 38 million is pasture and range. Over half of the state is deemed agricultural land and many farms/ranches are run by immediate family. This means that most farmers/ranchers will lose insurance through the ACA SHOP exchange. This in turn will cost farmers/ranches insurance cost to go up; since they will then have to go to the individual market exchange for their health insurance coverage. When their health insurance costs increase, so will produce prices. Not only will the ACA SHOP exchange be affecting small businesses and their employees in Montana it will also affect people in all aspects around the country, as they will then have to pay more for the food they buy in stores. Montana's main produce is wheat and is ranked as the third state in the U.S. for wheat production. Wheat is used in cookies, pretzels, donuts, cereals, graham crackers, waffles, biscuits, rolls, bagels, cakes, danishes, cinnamon rolls, pizza, beer, powdered milk, canned soups, powdered gravy, soup mixes and fried meats, just to name a few. With wheat prices rising, so will these select few wheat used products, as well as an endless list.

If Insure Montana was to be discontinued and the ACA SHOP exchange take effect, current health evaluations would have to be reconsidered. This affects those that have pre-existing conditions. These people would have to pay higher premiums and possibly even be denied coverage based on these conditions, age or even family history. What happens to those who risk losing insurance altogether? Say someone joined Insure Montana when it first started five years ago? Take my husband, for example, who was younger, 45 to be exact, and healthier, not able to receive AARP and would now be labeled a bigger risk. Within the past five years my husband has had a heart attack and now will be labeled a high risk. If Insure Montana were to be continued he would have coverage, his rates may go up, as he will change age brackets, but at least he will have coverage. With the ACA SHOP exchange there is a possibility that he will be denied



