

March 26, 2015

EXHIBIT 4  
DATE 3/27/2015  
SB. 991

Terra Hall  
5600 Staffanson Rd  
Bozeman, Mt 59718

To the House Business and Labor Committee Members in regards to Senate Bill 99,

Dear Sir or Madam:

My name is Terra Hall and I am a thirty-five year old Montana native, Bozeman resident, and MSU alumna. I am the sole proprietor of a flourishing business called Head West, a trendy Western and Montana lifestyle boutique located in the heart of historic downtown Bozeman on Main Street.

As a diligent proponent of the Insure Montana Program, I am asking that you permanently fund Senate Bill 99, which has passed and now is before you. I am in a unique position, as I was once the beneficiary of this program as an employee who received full health benefits and now, I stand before you as a small business owner, who wishes to provide these same benefits to my full-time, talented and dedicated staff.

I currently hold a place on the Insure Montana wait list, and have actively sought and maintained my position on this list for the past three years. I provide full time employees as well as myself with health insurance as part of a benefits package that I have found is vital to attracting and retaining good, qualified, employees. I pay 100% of premiums as part of that benefits package. My employees and myself included, fall into that "gap" income bracket where we make too much to qualify for Medicaid or lower income assistance- yet, we are paying off student loans, mortgages and trying to make a living in one of Montana's (and even the nation's) most expensive real estate markets.

I feel that my ability to offer competitive wages and benefits not only provides me with the committed and educated workforce that I have, but it allows my full-time employees to stay and settle in Bozeman, to earn a living wage, and to be invested in the overall economic health of our community that makes Bozeman the thriving town and tourist destination that it has become!

However, these costs are high and ever increasing. I recently applied for the Federal AHC SHOP tax credit, which I qualify for as a small business. But I soon found out that this tax credit is set to end in 2016. That is why I am asking this committee to permanently fund Insure Montana. It is a voter-initiated program that truly benefits real Montana business owners and their employees.

I now write my healthcare checks to HCSC, the for-profit insurance corporation that has taken over Blue Cross Blue Shield of Montana and it is my understanding that this corporation now pays millions of dollars in taxes on their premiums to the state of Montana. This money then goes into a general fund, which, as a state, we are proudly one of the few in surplus. I am asking you please, to earmark a small percentage of this tax revenue to permanently fund the Insure Montana program, to validate and give back to us hard working, small business owners and entrepreneurs who provide much needed jobs and services in our growing economy. We are the fabric of communities in this great state. This is a program you should proudly fund.

Sincerely,  
*Terra Hall*