

MINUTES OF THE MEETING  
BUSINESS AND LABOR COMMITTEE  
50TH LEGISLATIVE SESSION

February 4, 1987

The meeting of the Business and Labor Committee was called to order by Chairman Les Kitselman on February 4, 1987 at 8:00 a.m. in Room 312-F of the State Capitol.

ROLL CALL: All members were present, except Rep. Cohen who was absent for the first part of the meeting.

HOUSE BILL NO. 415 - Violation of Consumer Protection Law to Charge More Than Medicare Rates, sponsored by Rep. Harry Fritz, House District 56, Missoula. Rep. Fritz stated that the bill provides that it would be a violation of the Montana Consumer Protection Act for a health care provider to charge a medicare patient more than the rate approved for payment for the applicable treatment under the federal medicare program.

PROPOSERS

Doug Campbell, Missoula. Mr. Campbell submitted written testimony. Exhibit No. 1.

Elsie Fox, Miles City. Ms. Fox submitted written testimony. Exhibit No. 2.

Don Judge, representing the Montana State AFL-CIO. Mr. Judge stated upon reaching retirement many are no longer eligible for group medical benefits and must attempt to purchase adequate coverage and or become part of the nation's medicare systems. He said the best the legislature can do about those recent deductions is to encourage Congress to reverse the trend and extend the protections of medicare, and something could be done in stretching the current medicare coverage as far as possible in Montana. He added one of the problems with the system is it does not meet the demands of many of the medical providers including those in Montana in its current reimbursement formula; this forces the senior citizens to forego needed medical care or to come up with the difference. He said something must be done for these individuals and an appropriate way is to approach Congress, united in suggesting that they increase the medicare reimbursement formula.

Robert Van Der Vere, Helena. Mr. Van Der Vere stated that he and his wife are on medicare, and sometimes they have the money to pay for their medical care, but he doesn't want to be taken advantage of.

Vincent Van Aken, Livingston. Mr. Van Aken submitted signed petitions. Exhibit - Petitions.

Earl Reilly, Montana Senior Citizens Association, submitted written testimony. Exhibit No. 3.

Lowell Rasmussen, Plentywood, submitted written testimony. Exhibit No. 4.

Tom Ryan, President of Golden Nugget Chapter of Montana Senior Citizens Association, Helena. Mr. Ryan stated he has done a lot of research and supports the bill.

LeRoy Keilman, President of State Federation of National Association of Retired Federal Employees, submitted written testimony. Exhibit No. 5.

Elsie Latham, Montana Senior Citizens Association, submitted written testimony. Exhibit No. 6.

Molly Munro, representing American Association of Retired Persons, submitted written testimony. Exhibit No. 7.

Jerry Light, Belgrade, submitted written testimony. Exhibit No. 8.

#### OPPONENTS

Jerry Loendorf, representing the Montana Medical Association. Mr. Loendorf gave an example of a comparison of the amount of a medical bill, and the amount paid by medicare. He stated that the doctor has a number of options, depending on whether he is a participating physician or a nonparticipating physician. He commented that a participating physician is a physician who, in 1984, pursuant to a change in the medicare law in Congress, signed an agreement with Secretary of Health and Human Services to accept the assignment. For example, he said, he would accept the \$60 in all cases; Medicare would pay him the \$48 and he could bill the patient for the additional \$12. He explained that if the physician elected not to sign that agreement, the law remains the same for him, except his fees for medicare patients were frozen at the rates he was charging in 1984 which were based on prior years' data. That physician has the option to accept the assignments the same as the person in the program, he added, but he is not required to; or he can bill the patient for the full amount in which case medicare pays its \$40 to the patient and not to the physician, and the doctor is entitled to collect the entire amount from the patient.

Mr. Loendorf stated that we shouldn't rely solely on the health care providers to provide for the medical needy, that

is an obligation of all of us, and the solution to it is that Congress reverse its appropriations and put money into rather than take it out of the medicare program and some adjustment be made so that more is applied to the medical needy and less applied to those who are able to pay.

Dr. Ron Loge, practicing internist, Dillon, submitted written testimony. Exhibit No. 9.

Dr. Van Kirke Nelson, President of Montana Medical Association, and physician practicing obstetrics and gynecology, Kalispell. Dr. Nelson submitted written testimony. Exhibit No. 10.

Dr. Marcus Johnson, practicing physician, Choteau. Dr. Johnson stated that he opposed this bill.

Bonnie Tippy, representing Chiropractic Association. Ms. Tippy stated they opposed this bill.

Dr. Jack Molloy, representing Cascade County Medical Association, Great Falls. Dr. Molloy stated they opposed this bill.

Dr. Jack Millery, practicing internist, Great Falls. Dr. Millery stated he opposed this bill.

Phil Strobe, Opticians Association, Helena, submitted written testimony. Exhibit No. 11.

Dr. Robert Hurd, Billings Clinic, Billings, submitted written testimony. Exhibit No. 12.

Dr. Hewes Agnew, Billings Clinic, Billings, submitted written testimony. Exhibit No. 13.

Dr. Richard Schultz, Optician, Helena, submitted written testimony. Exhibit No. 14.

Dr. Loren McKerrow, practicing physician, Helena, submitted written testimony. Exhibit No. 15.

Dr. John McMahon, practicing physician, Helena, submitted written testimony. Exhibit No. 16.

Forrest Hodges, member MSCA, submitted written testimony. Exhibit No. 17.

Dr. William Nichols, member of the American Society of Internal Medicine, Missoula, submitted written testimony. Exhibit No. 18.

Dr. Stephen Speckart, Missoula Medical Oncology, Missoula, submitted written testimony. Exhibit No. 19.

#### QUESTIONS

Rep. Swysgood asked Dr. Loge if this bill was enacted, would he feel that it would put an increase, a financial burden, on people under 65. Dr. Loge responded that there is no question that it would ultimately lead to that, because of the restraints on the fees that would be paid by all medicare recipients all across the board. He said that 67% of all claims submitted to medicare nationwide are taken on assignment, which means that the remaining 32% of the claims are paid on usual customary fees, and that difference means the survival of many doctors' practices. He added without that there would have to be cost shifting because of the increasing rate of overhead costs, that are much greater than inflation on a year by year basis for physicians.

Rep. Swysgood asked if he thinks the possibility could exist that some individuals that are over 65 years of age who are receiving medicare might not be taken care of, because the cost to the physician administering the program might be prohibitive to him, and he could not see all the patients that would require attention. Dr. Loge responded that that would be a major concern. He said such a system may restrict the amount of time that he may spend with senior citizens; may restrict them in being able to see new medicare patients, and in rural areas, where there is a limited number of physicians with a restriction on the time they have, there will be an access problem for senior citizens to see their physicians.

Rep. Swysgood asked if some physicians presently offer a discount to senior citizens. Dr. Loge responded they do. In Dillon, for example, he said, all the physicians offer a \$2 discount for payment at time of service, which is in addition to the discount rates that the medicare rates are frozen at.

Rep. Simon asked Rep. Fritz, if the bill were to pass, would the reimbursement to the physician, when treating anyone on medicare, be only the amount authorized by medicare. Rep. Fritz responded that was correct.

Rep. Simon asked what about the patient that was capable of paying their bill beyond what medicare pays, why not allow or require them to make that payment. Rep. Fritz responded that was the egalitarian problem of who was going to give that means test.

Rep. Simon asked if we don't require anybody that is on medicare to pay anymore than just what medicare pays, then

the cost of health care is shifted to those under 65 years of age. Rep. Fritz responded that was what the physicians have told him, and that would be true if medicare payments are below the going rate.

Rep. Brandewie asked Dr. Nelson if he could tell him if this would have a detrimental effect on small practices in rural towns across the state such as Bigfork, and effect their ability to continue. Dr. Nelson responded that there is no question that in small, rural communities, the costs of doing practice has to be shifted somewhere.

Rep. Brandewie said that Rep. Fritz suggested that a doctor making a decision of whether a patient could afford to pay or not was an egalitarian solution, but with this legislation, it is determining that all doctors could afford to absorb this loss, and he asked Rep. Fritz to comment on that. Rep. Fritz responded that if the medicare payments are less than the doctors' rates, it is a loss, and is an egalitarian solution.

Rep. Hansen asked Mr. Loendorf that in the chart he showed why was there a discrepancy in the amount of payment for a procedure that those using medicare had prescribed and what the doctor had determined was a fair price. Mr. Loendorf responded that medicare doesn't attempt to determine what a fair price is, they are constrained by the amount of their appropriation and the projected medicare population in allocating that money.

#### CLOSING

Rep. Fritz stated that this is a question of public policy that needs to be addressed both in the state and in the nation. He quoted from a recent writer on the subject, saying that cost controls are essential. He said why shouldn't the government like any sensible customer use its market power to hold prices down, and that the essential reform is to require doctors who want medicare patients to accept medicare prices. He added that the concerns of both sides are legitimate, but the problems of senior citizens with respect to medical costs, particularly of the low income senior citizens, are real and pressing, and this issue demands resolution.

HOUSE BILL NO. 426 - Revise Government Insurance, sponsored by Rep. Bud Campbell, House District No. 48, Deer Lodge. Rep. Campbell stated that the purpose of section 1 of this bill is to exempt from additional regulation by the Insurance Commissioner those programs established by statute and administered by another agency of state government. He said the programs that are excluded are the employees' self

insurance and the state fund programs administered by the workers compensation division; the state employees group, the insurance program run by the Department of Administration and the state's self insured insurance reserve fund administered by the tort claims division by the Department of Administration. He added that section 2 of the bill amends existing definition of insurance to include insured programs developed by political subdivisions which would be insurance programs organized by cities, counties, and school districts.

#### PROPONENTS

Roger Throssell, Chief Legal Counsel, State Auditor's Office. Mr. Throssell stated this bill is an attempt to clarify legislators' intention as to the regulation of the various governmental insurance programs. He commented the main purpose of the bill is to bring the various programs that have been developed within the last year or two by the political subdivisions, the cities, counties and the school districts under the regulation of the Insurance Commissioner. He said the concern is that there is nothing in the code directing how these programs are to be formed; there is nothing directing those political subdivisions or the Insurance Commissioner what criteria is to be used in the development of those programs, and for that purpose the State Auditor has asked that this bill be introduced to have the legislature address these questions. Exhibit No. 21.

Glen Drake, representing American Insurance Association. Mr. Drake stated that they support this bill for the reasons given by Mr. Throssell. They believe without this bill these governmental organizations that they speak of would be totally unregulated. He said, however, they have a concern that these associations would automatically become members of the guarantee insurance fund, which is a fund created by all the participating insurers and provides that if one goes insolvent the others pay the bills, but they might not have an incentive to remain solvent. He is asking that the committee form a subcommittee to review the problems with the guarantee fund.

Chairman Kitselman stated he is referring House Bill No. 426 to a subcommittee of Rep. Glaser, Rep. Thomas, and Rep. Pavlovich, with Rep. Glaser as chairman.

Roger McGlenn, Executive Director, Independent Insurance Agents Association of Montana. Mr. McGlenn stated that without this legislation there would be no regulatory control over these programs for the protection of citizens. He said they are not testifying from a competitive advantage or competitive position.

Bonnie Tippy, Alliance of American Insurers. Ms. Tippy stated they support the bill, but they also feel that the situation with the guarantee insurance fund should be looked at by a subcommittee.

#### OPPONENTS

Alec Hanson, Montana League of Cities and Towns. Mr. Hanson stated they were forced to get into the insurance business by circumstances to provide an alternative to the commercial market. He said they were compelled to form an insurance program to provide adequate insurance coverage at the lowest possible cost with participation in their program restricted to cities. They are concerned that with this bill the cost of regulation would increase the cost of premiums to their members, that their program provided by the cities, for the cities, without profit or without marketing to the general public, could be taxed. He said if the program is taxed, the amount of the tax will go directly on the cost of the insurance premium and then to the cost to the cities and down to the taxpayers of the state. He added they do not object to some reasonable reporting requirement, but to being treated as a commercial insurance company when all they are attempting to do is provide an alternative for cities and town financed by tax dollars.

#### QUESTIONS

Rep. Driscoll asked why the State Auditor doesn't want to regulate the state employees group health insurance when they are building a big trust fund and are cutting benefits. Mr. Throssell stated that currently, the existing law and the legislature in the act creating the state employees group insurance program, has already exempted the program from Title 33 and they do not wish to change that.

#### CLOSING

Rep. Campbell made no further comments.

HOUSE BILL NO. 439 - Codifying Laws On Risk Retention Groups and Purchasing Groups, Rep. Edward Grady, House District No. 47, Helena. Rep. Grady stated that this bill involves risk retention and purchasing groups.

#### PROPOSERS

Kathy Irigoin, State Auditor's Office. Ms. Irigoin stated that this bill would implement the 1986 federal act and clarify the laws with which risk retention groups and purchasing groups will have to comply with when operating in Montana. She distributed a fact sheet on the Liability Risk

Retention Act of 1986 and a list of amendments, and explained that when the bill was introduced there were several errors, and the amendments implement the corrections. Exhibit Nos. 22 and 23.

Roger McGlenn, Executive Director, Independent Insurance Agents Association in Montana. Mr. McGlenn stated that they support this bill for the protection of the Montana insurance consumer, and without a bill like this there is no regulation of these programs for that protection. He said that many of these risk retention programs may involve independent insurance agents, and vital information is needed on financial solvency and other matters from the Insurance Department and the National Association of Insurance Commissioners to protect clients and the agents in representing their clientele.

Glen Drake, representing the American Insurance Association. Mr. Drake stated that this was good legislation and also model legislation adopted by a national organization of commissioners.

Bonnie Tippy, representing the Alliance of American Insurers. Ms. Tippy stated that they support the bill.

Rep. Joan Miles, Helena. Rep. Miles stated that the bill was proposed by the Insurance Commissioner's Department, and was reviewed in the interim committee on insurance and liability problems, and is a concept that they support.

#### OPPONENTS

None.

#### QUESTIONS

Rep. Swysgood asked Rep. Miles, as a member of the committee, if she has had a chance to review the amendments. Rep. Miles responded she had not seen the amendments; the interim committee supported the concept of repealing the anti-grouping laws so that there could be more availability of group insurance which helps bring down insurance rates.

Rep. Swysgood asked if Mr. McGlenn had reviewed the amendments. Mr. McGlenn replied they have discussed the amendments with the Insurance Department and would support them.

#### CLOSING

Rep. Grady stated this is a very important bill because they are seeing an increase in the amount of this to the people that are trying to get insurance.



HOUSE BILL NO. 433 - Generally Revise Insurance Laws, sponsored by Rep. Jack Sands, House District No. 90, Billings. Rep. Sands stated that this was a housekeeping bill with minor editing in the act, and explained the changes.

#### PROPOSERS

Kathy Irigoin, State Auditor's Office. Ms. Irigoin stated that it was left unclear what a motor vehicle liability policy means in the bill, so the amendment is intended to add a definition of motor vehicle liability policy to the bill. She said because the bill is intended to clean up the irregularities in the act, the State Auditor's Office supports the bill. Exhibit No. 24.

Randy Gray, representing State Farm Insurance Companies and the National Association of Independent Insurers. Mr. Gray stated they support this bill which clears up some technical problems with the insurance code, and the amendment proposed by Kathy Irigoin. He proposed one additional amendment which provides a definition in the Montana Insurance Code for uninsured motor vehicles, since there is no definition in the codes. Exhibit No. 25.

#### QUESTIONS

Rep. Simon asked if this bill is considered clean up language, why is an extension of authority needed. Ms. Irigoin responded that they have added a definition and if they needed to implement any rules to explain the definitions further, the Legislative Council suggested that the extension of authority be included.

Rep. Glaser asked Rep. Sands to explain the term "maintenance" in the proposed amendment by Randy Gray, that lists three key words, ownership, maintenance, and use. Rep. Sands explained that they are trying to make it clear that it doesn't matter whether there is insurance for the car, or for the person, as long as there is insurance to cover the vehicle, and that it is not a situation where uninsured coverage would take place. He said this amendment makes it clear that no matter what the situation is, if there is insurance that covers the accident that meets the minimum standards for liability insurance, that insurance is adequate. Mr. Verdon explained that maintenance is in the listing section, and refers back to the language in existing sections that are being amended.

Rep. Brandewie asked if Ms. Irigoin had reviewed the amendment by Mr. Gray. Ms. Irigoin responded that they support the amendment because it is true that that term is not defined anywhere in the insurance code.

### CLOSING

Rep. Sands made no further comments.

HOUSE BILL NO. 440 - Disapprove Insurance Policy With "Defense Costs Within Limits" Provisions, sponsored by Rep. Edward Grady, House District No. 47, Helena. Rep. Grady stated this is a "defense costs within limits" piece of legislation, and that Tanya Ask would address the bill.

### PROPOSERS

Tanya Ask, Montana Insurance Department, State Auditor's Office. Ms. Ask stated that defense costs within limits is the concept that has come up because of the insurance industry's attempt to implement a new commercial general liability program. She said that under defense within limits, it becomes a cost transference to the consumer, and is something that is not supported by the majority of Insurance Commissioners in the U.S., and the State Auditor's office would not want defense costs within limits for the protection of policy holders in this state. Exhibit No. 26.

Roger McGlenn, Executive Director, Independent Insurance Agents Association of Montana. Mr. McGlenn stated that they support the bill, and agree with the need to contain the explosion of defense costs, however, the National Association and Commercial Lines Committee, on which there is a representative from Montana, rejects the concepts of defense costs being included with the limits of coverage in a liability policy. They believe defense costs within policy limits is not in the consumer's best interest, and would reduce indemnity coverages available by reducing the policy limits by the cost of defense; and in a complex claim, policy limits could be exhausted in defense costs, and other legal costs with no indemnity protection left over after the litigation, and thereby no coverage for the consumer.

### OPPOSERS

None.

### QUESTIONS

Rep. Driscoll stated that we have been hearing for two years about claims and attorneys causing all the problems with the insurance industry, and it seemed to him that maybe the defense attorneys are the ones causing the problems. Ms. Ask responded that may be a problem, but they want to make sure that if there is a defense cost, that the consumer

would not be out the protection that he purchased coverage for.

#### CLOSING

Rep. Grady made no further comments.

HOUSE BILL NO. 441 - Pro Rata Cancellation of Financed Insurance Policy, sponsored by Rep. Edward Grady, House District No. 47, Helena. Rep. Grady stated this bill address prorated cancellation of a financed insurance contract, and that Tanya Ask would address this bill.

#### PROPONENTS

Tanya Ask, Montana Insurance Department. Ms. Ask stated that this bill deals with pro-rata cancellation of a finance contract. She pointed out that frequently in purchasing commercial liability coverage, especially for smaller business, the premium is a huge portion of a business budget, and a lot of times those smaller businesses do premium finance for a loan to pay their insurance premium. She said this bill provides that any cancellation of that insurance for non-payment of the premium by the individual, which would be a payment to the premium finance company, is done on a pro rata basis so the insured only pays for the coverage that was actually received. Exhibit No. 27.

Linda Dry, representing the Montana Premium Finance Industry. Ms. Dry stated that they serve the average insured persons who do not have the cash flow to pay their gross premium in one lump sum. She said they advance the premium to the insured who pays the loan on an installment basis. She commented that premium financing benefits the insurance companies; they get their money so they can invest it, and don't have the expenses invoicing it out. She stated if the insurance company does invoice out on an installment basis and cancels for nonpay, they do it on a pro-rata cancellation, and the Premium Finance Industry gives the same treatment as the company.

#### OPPONENTS

Randy Gray, representing the State Farm Insurance Company and the National Association of Independent Insurers. Mr. Gray stated that he does not classify himself as an opponent; but has an amendment that he is proposing. He said the purpose of this amendment is to provide that a company may refund a premium on other than a pro-rata basis up through the initial term of the contract, and once an insurance contract has reached its initial term, if a person wishes to cancel their insurance, then they would be

entitled to a pro-rata refund of their premium. He added the only purpose of the amendment is to encourage purchasers of vehicles to comply with the financial responsibility laws and have insurance on their vehicles rather than cashing in on their insurance premiums two days after they have paid them. Exhibit No. 28.

#### QUESTIONS

Rep. Swysgood commented to Mr. Gray that the insert, "after its initial term", in the amendment, needs clarification of what an initial term is and whose declared discretion it was to implement this. Mr. Gray responded the initial term would be determined by the insurance contract for his purchasers and the insured purchaser would have the initial term on the contract itself.

Rep. Swysgood asked if that was the case, wasn't that what they were doing now. Mr. Gray responded that if the bill was enacted with the proposed amendment, it would require the companies give a pro-rata refund, after the initial term; but up to initial term, the company could do whatever the policy is currently practicing. He said a vast majority of the companies are doing pro-rata refunds.

Rep. Wallin asked when a pro-rata refund was demanded on the policy, and attached to the premium was a commission to the salesman who generated the policy, would his commission be charged back to that pro-rata base. Chairman Kitselman responded that usually they get charged back.

Rep. Simon asked Ms. Ask to comment on Mr. Gray's proposed amendment. Ms. Ask responded that the proposed amendment as written will do more harm than good, because it will apply to all premium finance contracts. She said if it was limited to personal auto that might be a valid consideration, but as written, it would apply to everything, and that would then mean during the initial term of a commercial coverage if that policy was cancelled for nonpayment, the company could still continue to short rate the initial firm.

Mr. Gray commented that to address the concern that the insurance industry in auto liability have, they could further revise this amendment. He said instead of "insert", they could substitute language that says, "after its initial term for automobile liability policies", it would then limit its application to the area of concerns they have and would require pro rata refund on all lines of insurance.

Chairman Kitselman asked Mr. Gray if he wanted liability only, or compensation and collision also. Mr. Gray responded they would prefer that it apply to all; what they are

trying to avoid is letting people convert a loan into cash and avoid the liability requirement of the Montana law.

Chairman Kitselman asked if the proper language could be, "personal auto policy". Mr. Gray stated that would be satisfactory.

Rep. Driscoll asked Ms. Dry, if in the agreement between the finance company and the person buying the premium financing, is there something included in the contract to stop them from canceling. Ms. Dry stated that if they request cancellation for nonpayment, the return premium is assigned to the finance company to pay off the balance of the loan, so they intercept that return premium to pay the balance, and any overage goes to the insured.

#### CLOSING

Rep. Grady stated that he hopes that a subcommittee be formed to work with the Insurance Commissioner's office to work on the problems with the amendment.

HOUSE BILL NO. 414 - Immunity for Disseminating Information or Report on Insurance Fraud, sponsored by Rep. Ron Miller, House District No. 34, Great Falls. Rep. Miller stated that this bill provides immunity from liability to persons that furnish information to the Commissioner of Insurance about any known or suspected fraudulent insurance or reinsurance transaction, and to the Commissioner of Insurance and her employees who disseminate official investigative reports relating to insurance or reinsurance fraud. He commented that the purpose of this bill is to facilitate sharing investigative reports among states and to encourage persons harmed by insurance or reinsurance fraud to notify the appropriate authorities about any known or suspected fraudulent insurance or reinsurance transaction. Exhibit No. 29.

#### PROPOSERS

Andrea Bennett, State Auditor and Commissioner of Insurance. Ms. Bennett stated that this bill is the number one bill of the National Association of Insurance Commissioners. She said this bill provides immunity from civil liabilities such as libel or slander to persons involved in the investigations of insurance fraud, both private individuals who provide information relating to insurance violations, and the Commissioner and her staff who disseminate investigative reports to other states or law enforcement authorities. She commented that at the latest meeting of the NAIC, members agreed that seeking this legislation would greatly aid their efforts to provide adequate consumer protection to the consumers of the state. If the Department is to provide

protection for its consumers and make a united effort to weed out undesirable elements of the insurance profession, she said, this legislation is necessary. She added that allegations of serious violations can not be adequately investigated and residents of this state can not obtain the information they may need to make business decisions without the benefit of this bill.

Randy Gray, representing State Farm Insurance Company, and NAII, and by proxy for Glen Drake on behalf of AIA. They all support this bill strongly and believe that this bill is critical to allowing the Commissioner to accomplish her responsibilities and in insuring that the consumers of insurance services aren't being taken advantage of in Montana.

Bonnie Tippy, Alliance of American Insurers. Ms. Tippy stated that they support this bill.

Rep. Les Kitselman, House District No. 95, Billings. Rep. Kitselman stated that he supports this bill.

#### OPPONENTS

None.

#### QUESTIONS

None.

#### CLOSING

Rep. Grady made no further comments.

EXECUTIVE ACTION - February 4, 1987 - 10:15 a.m.

#### ACTION ON HOUSE BILL NO. 414

Rep. Pavlovich moved that House Bill No. 414 DO PASS. The motion carried with Rep. Cohen being absent.

#### ACTION ON HOUSE BILL NO. 441

Rep. Thomas moved that House Bill No. 441 DO PASS. The motion carried with Rep. Cohen being absent.

#### ACTION ON HOUSE BILL NO. 440

Rep. Thomas moved that House Bill No. 440 DO PASS. The motion carried with Rep. Cohen being absent.

ACTION ON HOUSE BILL NO. 433

Rep. Swysgood moved that House Bill No. 433 DO PASS.

Rep. Swysgood moved amendments as proposed. The motion carried with Rep. Driscoll opposed and Rep. Cohen being absent.

Rep. Swysgood moved that House Bill No. 433 DO PASS AS AMENDED. The motion carried with Rep. Driscoll opposed and Rep. Cohen being absent.

ACTION ON HOUSE BILL NO. 439

Rep. Brandewie moved that House Bill No. 439 DO PASS.

Rep. Brandewie moved the amendments proposed by the State Auditor. The motion carried with Rep. Cohen being absent.

Rep. Brandewie moved that House Bill No. 439 DO PASS AS AMENDED. The motion carried with Rep. Cohen being absent.

ACTION ON HOUSE BILL NO. 426

Chairman Kitselman referred House Bill No. 426 to a subcommittee composed of Rep. Glaser, Rep. Thomas, and Rep. Pavlovich, with Rep. Glaser as chairman.

ACTION ON HOUSE BILL NO. 415

Rep. McCormick moved that House Bill No. 415 DO PASS.

DISCUSSION

Rep. Swysgood stated there were many problems with this bill. He said in the testimony given it was stated that there would be financial impacts on age groups under 65, the difficulty the physicians in the smaller rural areas would have, and the misconception on the part of the elderly as to what exactly this bill does. He said there should be some clarification on these problems.

Rep. Hansen stated that there was a lot of misconceptions with this bill on both sides. She said the elderly people that worked on the bill understand how medicaid works, and she talked to some physicians that understand; but the rest of the people she talked to don't understand. She stated that this could be ignored and tabled, but she would like to see it on the House floor for a full discussion, because this issue would not disappear, and should be resolved.

Rep. Bachini stated that there are problems, but the problems are back in Washington with the method of funding; there is no real equalization the way it is structured. He

said he would like to see a resolution or message sent to Washington to get medicare straighten out.

Rep. Pavlovich stated that the bill should be out on the House floor so that everybody can discuss it. He said the senior citizens that were at the hearing did not have much of a chance to testify because they had such a short hearing. He said he agreed with Rep. Bachini that there was a problem in Washington, and possibly a resolution would be desirable, but he would prefer to see the bill on the House floor.

Rep. Simon stated that he is disturbed by the bill from the standpoint that it seems to draw an equation between senior citizens and low income. He said it assumes that every senior citizen is a low income person and that is simply not the case. He said this bill shifts the cost from the senior citizens to younger people in the society, and does not address in any way whether the person is capable of paying their own bills; there are many senior citizens who are capable of paying their own bills, and they should.

Rep. Brandewie stated he doesn't think the bill should be passed on to the House floor and waste time there, even though it is important that it be discussed. He agrees with Rep. Bachini that there should be a resolution. He said it is not the state legislature's place to determine that the doctors are all doing well; some may be, but in some cases such as Bigfork, they are fortunate to have a doctor, who is not making a lot of money, but wants to stay there. He said if the doctor could not stay in the area, this would have a detrimental effect on the senior citizens in the area, and the nursing home in the area that didn't have a doctor until this doctor came. He said he sympathizes with the senior citizens, but this is not the way to help them.

Rep. Bachini stated that there is a law suit in Massachusetts, and that if Montana was to act on this bill the way it is, he understands that this state could be subject to a law suit. He said the doctors agree that there needs to be some changes made, but those changes have to be made on a separate level.

Rep. Driscoll stated that that this bill should be discussed on the House floor.

Rep. Glaser stated that the quality of care has not been discussed for these people, if such a system went into effect, there would be a dual system, and he said this bill could possibly be dangerous. He suggested that the committee draft a committee resolution to address the issues of this to the Congress of the United States.



Rep. Swysgood stated that he agrees with Rep. Bachini and Brandewie. He said the doctor who testified from his district, Dr. Loge, is very respected by all the people in the community and provides excellent health care services for the elderly in his district. He said the people from his district called him and asked him to withdraw the petitions of support for this bill that were sent from the people of the city of Dillon and Beaverhead County. He collected those petitions.

Rep. Wallin stated that he agrees with Rep. Bachini that the doctors in this particular case are being put in the position of being at the mercy of the federal government. He said this was severe legislation, and wanted to see what happened in the Massachusetts law suit, where they refuse to handle patients under medicare.

Rep. Hansen stated that she wanted to address the \$100 fee that the doctor charges. She said the doctor would get \$48 of that, but the patient would have to pay 51% of that; he is only supposed to have to pay 80%, but when the doctor charges \$40 more than the medicare assignment, then that patient has to pay that. She commented that there is unfairness to the patient too, when he believes that he is going to pay 80%, but in fact has to pay the major portion of the fee, and that is what has made the senior citizens so angry. Also, she added, the 80% payment that the doctor receives is a guaranteed payment, and if the doctors have a lot of patients that aren't paying their fees, they are still guaranteed the 80%, so the doctor is not going to lose the \$100, he is going to at least get the \$48. She said she doesn't understand why the doctors feel that the assignment given to them is so out of line, because it is not done by the national basis but by the area, the average income and the average prices charged are taken into consideration.

Rep. Smith stated that the problem with the bill is that it addresses age, and does not address the ability to pay. He said there are lots of people who are over 65 that are a lot better able to pay a portion of their bill than some young person that is raising a family, and on that basis he would have to vote against this.

Rep. Cohen stated that one of the things that bothered him about the hearing is that the doctors gave them misleading information. He commented that the doctor that gave them a copy of his check for \$99,000 for insurance for three doctors, and showed infant mortality rate charts, delivered babies, which has nothing to do with medicare. He said he would like to see a program that has a test of means, and that this medicare program was established to run under the

social security program, and like social security, everyone is paying in and should get benefits from it. He added that if it was decided that medicare should have a test of means, and only give it to the needy, would it be decided that social security should have a test of means and only go to the needy; those are major decisions that go beyond the scope of this committee at this time and they don't have the resources to look into that matter. He said it is important to get this bill on the floor and give it a good discussion.

Rep. Bachini stated that he disagrees with Rep. Cohen, the doctors did not complain to him, the doctors that he conferred with are telling him that there is a problem with the system and it is not here but in Washington D. C.. He said that is what has to be corrected, and shouldn't be done only on the state level.

Rep. Hansen stated there was one misconception that should be cleared up, this bill does not address age, it addresses medicare, and there are patients on medicare who are not 65. She said the majority are over 65, but there are lots of patients that are paid by medicare and some children.

Rep. Glaser stated the bill doesn't address medicaid, and medicaid and medicare go hand in hand. He said with this, medicaid would go to the individual and not to the provider, and state money being provided for health care might go to an individual for some other purpose.

Rep. Swysgood moved a substitute motion that House Bill No. 415 be TABLED. The motion carried with a roll call vote of 12 to 6. Roll Call Vote No. 1.

Rep. Glaser moved that the committee be allowed to draft a committee resolution to address the issues that are in House Bill No. 415. The motion carried with a roll call vote of 15 to 3. Roll Call Vote No. 2.

ACTION ON HOUSE BILL NO. 249

Chairman Kitselman moved that House Bill No. 249 DO PASS.


Chairman Kitselman moved the proposed amendments. The motion carried unanimously.

Rep. Driscoll moved an amendment to insert a new section with an effective date of July 1 on all contracts and insurance policies issued in effect on July 1, and all policies issued after July 1. The motion carried unanimously.

Rep. Brandewie moved that House Bill No. 249 DO PASS AS AMENDED. The motion carried unanimously.

ADJOURNMENT

The meeting adjourned at 11:30 a.m.



---

REP. LES KITSELMAN, Chairman

DAILY ROLL CALL  
BUSINESS & LABOR COMMITTEE

50th LEGISLATIVE SESSION -- 1987

Date February 4, 1987

NAME	PRESENT	ABSENT	EXCUSED
REP. LES KITSELMAN, CHAIRMAN	✓		
REP. FRED THOMAS, VICE-CHAIRMAN	✓		
REP. BOB BACHINI	✓		
REP. RAY BRANDEWIE	✓		
REP. JAN BROWN	✓		
REP. BEN COHEN	✓	(absent for part of hearing)	
REP. JERRY DRISCOLL	✓		
REP. WILLIAM GLASER	✓		
REP. LARRY GRINDE	✓		
REP. STELLA JEAN HANSEN	✓		
REP. TOM JONES	✓		
REP. LLOYD MCCORMICK	✓		
REP. GERALD NISBET	✓		
REP. BOB PAVLOVICH	✓		
REP. BRUCE SIMON	✓		
REP. CLYDE SMITH	✓		
REP. CHARLES SWYSGOOD	✓		
REP. NORM WALLIN	✓		

# ROLL CALL VOTE

BUSINESS & LABOR

COMMITTEE

DATE Feb. 4, 1987

BILL NO.

NUMBER

1

NAME	AYE	NAY
REP. LES KITSELMAN, CHAIRMAN	✓	
REP. FRED THOMAS, VICE-CHAIRMAN	✓	
REP. BOB BACHINI	✓	
REP. RAY BRANDEWIE	✓	
REP. JAN BROWN	✓	
REP. BEN COHEN		✓
REP. JERRY DRISCOLL		✓
REP. WILLIAM GLASER	✓	
REP. LARRY GRINDE	✓	
REP. STELLA JEAN HANSEN		✓
REP. TOM JONES	✓	
REP. LLOYD MCCORMICK		✓
REP. GERALD NISBET		✓
REP. BOB PAVLOVICH		✓
REP. BRUCE SIMON	✓	
REP. CLYDE SMITH	✓	
REP. CHARLES SWYSGOOD	✓	
REP. NORM WALLIN	✓	

TALLY

12

6

*Claire M. [Signature]*  
Secretary

*Les Kitseleman*  
Chairman

MOTION: Rep. Swysgood moved to table HB 415.

Motion carried - 12 to 6.

# ROLL CALL VOTE

BUSINESS & LABOR

COMMITTEE

DATE Feb. 4, 1987

BILL NO. \_\_\_\_\_

NUMBER 2

NAME	AYE	NAY
REP. LES KITSELMAN, CHAIRMAN	✓	
REP. FRED THOMAS, VICE-CHAIRMAN	✓	
REP. BOB BACHINI	✓	
REP. RAY BRANDEWIE	✓	
REP. JAN BROWN	✓	
REP. BEN COHEN	✓	
REP. JERRY DRISCOLL		✓
REP. WILLIAM GLASER	✓	
REP. LARRY GRINDE		✓
REP. STELLA JEAN HANSEN	✓	
REP. TOM JONES	✓	
REP. LLOYD MCCORMICK		✓
REP. GERALD NISBET	✓	
REP. BOB PAVLOVICH	✓	
REP. BRUCE SIMON	✓	
REP. CLYDE SMITH	✓	
REP. CHARLES SWYSGOOD	✓	
REP. NORM WALLIN	✓	

TALLY

15 3

*Les Kitseleman*  
Secretary

*Les Kitseleman*  
Chairman

MOTION: Rep. Glaser moved to have the committee draft

a resolution to address the issues that are in

HB 415. Motion carried - 15 to 3.

# STANDING COMMITTEE REPORT

FEBRUARY 4

19 37

Mr. Speaker: We, the committee on BUSINESS AND LABOR

report ~~HOUSE~~ BILL NO. 439

☒ do pass  
☐ do not pass

☐ be concurred in  
☐ be not concurred in

☒ as amended  
☐ statement of intent attached

REP. LES KITSelman

Chairman

## AMENDMENTS AS FOLLOWS:

1. Page 1, lines 17 through 19.  
Strike: subsection (1) in its entirety  
Re-number: subsequent subsections
2. Page 7, line 15.  
Following: "operation"  
Strike: "of"  
Insert: "or"
3. Page 14, line 14.  
Following: "1936"  
Insert: ", in any state of the United States"
4. Page 14, line 17.  
Following: "October"  
Strike: "26"  
Insert: "27"
5. Page 14, line 19.  
Following: "October"  
Strike: "26"  
Insert: "27"
6. Page 14, line 23.  
Following: "October"  
Strike: "26"  
Insert: "27"
7. Page 15, line 11  
Following: "state"  
Strike: "in which"  
Insert: "where"

FIRST

reading copy ( WHITE )  
color

8. Page 15, line 12.

Following: "state"

Strike: "in which"

Insert: "where"

9. Page 15, line 13.

Strike: "[this act]"

Insert: "this Title"

10. Page 17, line 9.

Following: line 8.

Insert: "Section 16. Severability. If a part of this act is invalid, all valid parts that are severable from the invalid part remain in effect. If a part of this act is invalid in one or more of its applications, the part remains in effect in all valid applications that are severable from the invalid applications."

Remember: subsequent section



## CLERICAL

Date: 2/1/02House Bill 439Time: 3:19 PM

In accordance with Joint Rule 3-7(b) the following clerical errors may be corrected:

House Committee on Business and Labor 2/4

Amendment #1 reoutlines — internal references are affected

p. 4, line 11

strike: "(7)(c)"

insert: "(6)(c)"

p. 4, line 25

strike: "(8)(a)"

insert: "(7)(a)"

p. 5, lines 15 + 24

strike: "(8)"

insert: "(7)"

p. 3, line 8

strike: "(5)(a)"

insert: "(4)(a)"

p. 7, line 7

strike: "(8)(f)"

insert: "(7)(f)"

p. 8, line 16

p. 9, line 23

strike: "(8)"

insert: "(7)"

p. 14, line 8

strike: "(7)"

insert: "(6)"

Amendment #2

insert: "this title" (lower case)

by W. H. H. 439/02

3:19 PM Sponsor

Secretary of Senate  
or  
Chief Clerk

NER  
Legislative Council

# STANDING COMMITTEE REPORT

FEBRUARY 4

19 87

Mr. Speaker: We, the committee on **BUSINESS AND LABOR**

report **HOUSE BILL NO. 433**

☒ do pass  
☐ do not pass

☐ be concurred in  
☐ be not concurred in

☒ as amended  
☐ statement of intent attached

REP. LES KITSELMAN

Chairman

## AMENDMENTS AS FOLLOWS:

1) Page 7, line 8

Following: "Section 6."

Strike: "Motor vehicle."

Insert: "Definitions. As used in 33-23-201 through 33-23-203 and 33-23-211 through 33-23-216, the following definitions apply: (1)"

2) Page 7, line 13

Following: line 12

Insert: "(2) "Motor vehicle liability policy" means any policy of automobile or motor vehicle insurance against liability now or hereafter required under Title 61, chapter 6, parts 1 and 3."

3) Page 7, line 22

Following: "registered"

Strike: "or"

Insert: "and"

4) Page 8, line 5

Following: "therofrom"

Insert: "caused by an accident arising out of the operation or use of such vehicle. An uninsured motor vehicle is a land motor vehicle, neither the ownership, nor the maintenance, nor the use of which is insured or bonded for bodily injury liability at the time of the accident."

FIRST

WHITE

reading copy ( )  
color

# STANDING COMMITTEE REPORT

February 4

19 87

Mr. Speaker: We, the committee on BUSINESS AND LABOR

report HOUSE BILL NO. 249

☒ do pass  
☐ do not pass

☐ be concurred in  
☐ be not concurred in

☒ as amended  
☐ statement of intent attached

REP. LES KITSELMAN

Chairman

## AMENDMENTS AS FOLLOWS:

1) Page 1, line 3  
Following: "MINIMUM"  
Strike: "FEE"  
Insert: "ANNUAL PREMIUM"

2) Page 1, line 3  
Following: "PROVIDING"  
Insert: "AN EFFECTIVE DATE AND"

3) Page 3, line 11  
Following: "minimum"  
Insert: "annual"  
Following: "premium"  
Strike: "fee"

4) Page 3, line 18  
Following: "Section 3."  
Strike: "Applicability"  
Insert: "Effective date - applicability"  
Following: "act"  
Insert: "is effective July 1, 1987, and"

5) Page 3, line 19  
Following: "insurance"  
Insert: "in force on July 1, 1987, or"

6) Page 3, line 20  
Following: "after"  
Strike: "October"  
Insert: "July"

  
FIRST

WHITE

reading copy ( )  
color

# STANDING COMMITTEE REPORT

February 4

19 97

Mr. Speaker: We, the committee on BUSINESS AND LABOR

report HOUSE BILL NO. 414

☒ do pass  
☐ do not pass

☐ be concurred in  
☐ be not concurred in

☐ as amended  
☐ statement of intent attached

REP. LES KITSELMAN

Chairman

  
**FIRST**

reading copy ( **WHITE** )  
color

# STANDING COMMITTEE REPORT

February 4

19 87

Mr. Speaker: We, the committee on **BUSINESS AND LABOR**

report **HOUSE BILL NO. 440**

☒ do pass  
☐ do not pass

☐ be concurred in  
☐ be not concurred in

☐ as amended  
☐ statement of intent attached

**REP. LES KITSELMAN**

Chairman

  
**FIRST**

reading copy ( **WHITE** )  
color

# STANDING COMMITTEE REPORT

February 4

19 87

Mr. Speaker: We, the committee on BUSINESS AND LABOR

report HOUSE BILL NO. 441

☒ do pass  
☐ do not pass

☐ be concurred in  
☐ be not concurred in

☐ as amended  
☐ statement of intent attached

REP. LES KITSELMAN

Chairman

  
FIRST

WHITE

reading copy ( )  
color

My name is Doug Campbell from Missoula and I am here to speak in support of HB 415. I am also a state board member of Montana Senior Citizens Association whose some 7000 members made this legislation their top priority at our state convention last September. We are pleased that Representative Harry Fritz has consented to be the chief sponsor of our bill.

HB 415 is a short and uncomplicated bill and I will endeavor to make my testimony the same. I might add that this bill will not cost the state any money. I would like to give you some background as to what brought about the establishing of the Medicare assignment program in 1984. From the time the Medicare program began operating in 1965 it was pretty much an open ended program of charges and payments. Medicare providers billed and Medicare paid, almost without question. By the early 1980's it became apparent that unless something was done to curb the constantly spiraling costs, the Medicare fund would soon be bankrupt. Between 1975 and 1985 physicians prices rose at an annual rate of 8% above inflation and during the five-year period 1979-1983 their prices for Medicare patients increased at an annual average rate of 20.6%

In 1983 Medicare put into operation its DRG system of payments to hospitals which established set fees for the various hospital procedures. In 1984 Medicare put a freeze on physicians' charges for Medicare patients and formed the Medicare assignment program. This establishes an approved reasonable fee for services a physician provides for Medicare patients. Of that amount Medicare pays 80% and the patient is responsible for the 20% balance.

All that HB 415 does is require that all health providers in Montana who provide services to Medicare recipients accept Medicare's reasonable rates as their full charge. No provider can be compelled to service anyone under Medicare because of this bill. There are many low-income seniors who cannot afford supplemental insurance and to whom just paying the 20% of the reasonable fee is a considerable burden. To ask them to pay more is unconscionable. One of the greatest fears of the elderly is not being able to afford adequate health care. This is why we believe this to be a reasonable bill. It would show that Montana cares about affordable health care for its elderly. Massachusetts passed similar legislation and a number of other states are considering like plans.

There is much talk these days about the need to curtail constantly spiralling health costs. We feel this is one step in the right direction. We urge favorable action on this bill.

I am from Miles City and I wish to speak for Medicare Assignment -- HB 415.

We are in a different situation in Miles City because we have had Medicare Assignment for low-income senior citizens for almost 3 years. Then, beginning January 1 of this year, the doctors in Miles City voluntarily agreed to accept Medicare Assignment for all Medicare patients regardless of income.

Our Miles City program for Medicare Assignment for low-income persons was administered by a committee of senior citizens. We learned first hand about the cost of health care and what hardships it works on low-income persons. In 1985 there were 27 million in the United States that were 65 years and older. 3½ million of those were below the poverty level or 12%. Let's get down to Eastern Montana and Custer County, my county. Of the over 60 population 16% are low income -- that's 320 persons in our county. There are almost 2,000 in the 17 counties of Eastern Montana are low-income and most of these are elderly women who live alone. Getting Medicare Assignment will help these women.

Medium and low-income senior citizens need help. The prices we have to pay for prescription drugs is a scandal. Many need high blood pressure pills, not to speak of heart and arthritis medicine. We found in our interviewing senior citizens in Miles City that some pay \$100 a month for medication and \$600 a year is very common. Sometimes they cut down on the number of pills they should take because they have to choose between the medicine and food. This is not speculation on my part -- it can be verified by our County Health Department.

Even though 75% of our health costs were supposed to have been covered by Medicare, with the increased health costs this has now dwindled to a little over 40%. An illness that can strike any time can wipe out meager savings and push those involved over the edge into poverty.

Medicare Assignment will not solve all the problems of Senior Citizens' health costs but it will be a step in the right direction. It is a non-cost item for the Legislators.

I urge you to vote for HB 415.

Elsie Fox



WITNESS STATEMENT

EXHIBIT \_\_\_\_\_  
DATE 2-4-87  
HB 715

NAME EARL J. REILLY BILL NO. 4115  
ADDRESS Box 423 DATE 2-4-87  
WHOM DO YOU REPRESENT? Mont. Senior Citizens Assoc.  
SUPPORT ✓ OPPOSE \_\_\_\_\_ AMEND \_\_\_\_\_

PLEASE LEAVE PREPARED STATEMENT WITH SECRETARY.

Comments:

STATEMENT SUBMITTED

MONTANA SENIOR CITIZENS

We consider the out of control escalation of medical costs to be morally and economically indefensible. We consider this bill a step in the right direction. We are joined in over 20 other states by groups seeking similar legislation.

We have people neglecting their health because they are reluctant to expose their meager savings on corrective measures, fearing they will need it later for greater sickness or accident. Most of them are too proud to beg for help or declare themselves paupers if they have no savings or have used it up.

We have witnessed the failure of voluntary freezes by the medical providers. We have witnessed with dismay the cost of medicine increasing 3 times faster than the inflation rate. The reasons put forth as causing this difference must be dealt with. It is time we all took part to correct it.

We hear about malpractice claims being one of the major reasons. We also hear that about 3% of practitioners cause well over half of these claims. We think the medical people are long over due for an internal housecleaning. The providers must be made accountable for this action and stop shifting these costs to patients.

We know that there have been unreasonable delays and foulups by the Medicare reimbursement system. We deplore this and have spent considerable effort to help correct this. We will continue our efforts but strongly believe the providers must take the lead and responsibility for this. We insist that our Dr's be paid promptly and fairly.

We are told that some patients must pay more than others to help pay for those unable or unwilling to pay. Certainly there is a cushion in these bills to offset losses. Businesses generally charge 20% more to take care of this. We don't expect Dr's to be any different.

We think it is insulting and degrading to the medical people and to us to place the value of medical care on a patients' resources or bank account. This archaic pricing system is probably the main reason for our problems. Senior are paying more out of pocket for medicine now than before Medicare.

It should be noted that the recent ~~12~~ month freeze on medicare fees was preceded by 5 years of 20% plus ANNUAL increases. The charges were increasing like there was no tomorrow.

We are greatly disturbed that our younger citizens are probably worse off than we are. This deplorable situation must be dealt with. We are willing to help.

We are aware that we have the greatest ever health system, with one glaring exception: 37 million Americans have very limited or no access to it. We should all be able to participate and enjoy this number 1 position. Let's take this step forward and pass this bill.

We don't think dollars should be more important than the Hippocratic oath.

We insist that morally and economically, medical care is a right. Not a privilege.

HB 415  
People of Means  
in Plantwood Mt.

how very very

generous in Help.

Support - outside

Services Rendered.

L.M.R.

The Doctors Can

tighten their Belts

the same as the rest

of us. L.M. Rasmussen  
Plantwood Mt.



WITNESS STATEMENT

NAME Edna Lachar BILL NO. 415  
ADDRESS 612 4th Ave. #10 DATE 5/4/87  
WHOM DO YOU REPRESENT? Mr. Sanchez Rodriguez  
SUPPORT ✓ OPPOSE \_\_\_\_\_ AMEND \_\_\_\_\_

PLEASE LEAVE PREPARED STATEMENT WITH SECRETARY.

Comments:

The Mr. Sanchez can't afford to go to their doctors because of the over charges about medicals and many of them don't accept medical assignments. It is also fact that D.H. are in violation of the Consumer Protection Act. It is hard they accept assignments on a one day case basis. To me it seems it puts me in the position of having to pay for medical services.



1986-1987  
MONTANA STATE LEGISLATIVE COMMITTEE

CHAIRMAN  
Mr. Joseph W. Upshaw  
2016 Highland  
Helena, MT 59601  
(406) 442-5956

VICE CHAIRMAN  
Mr. Wilbur Swenson  
806 6th Street  
Havre, MT 59501  
(406) 265-9067

SECRETARY  
Mr. John C. Bower  
1405 West Story Street  
Bozeman, MT 59715  
(406) 587-7535

February 4, 1987

HEARING OF HOUSE BUSINESS AND LABOR COMMITTEE

RE: HB 415

BY: Molly Munro (442-3090)

The American Association of Retired Persons supports  
HB 415 as a means of containing health care costs.

## WITNESS STATEMENT

 EXHIBIT \_\_\_\_\_  
 DATE \_\_\_\_\_  
 HB \_\_\_\_\_

 NAME Jerry Light BILL NO. 43415  
 ADDRESS 2490 E. 1st Ave. Los Angeles, CA DATE 2/1/88  
 WHOM DO YOU REPRESENT? myself  
 SUPPORT \_\_\_\_\_ OPPOSE \_\_\_\_\_ AMEND ✓

PLEASE LEAVE PREPARED STATEMENT WITH SECRETARY.

## Comments:

It would be naive to a moderately educated person to expect a major loss to the medical practitioners. The AMA will go where the money is - and don't have a moral problem with taking financial advantage of senior citizens on a fixed income. They the AMA report that senior citizens can and should spend their entire estates on medical practices. There is no fun to the seniors and removal of the AMA to be padding their pockets with the wallets of the seniors.

J. Light



Ronald V. Lode, MD, FACP  
Dillon, Montana

Testimony presented to the Montana House of Representatives  
Business and Labor Committee, 2/4/87

Re: HB 415 Mandatory Medicare Assignment

Chairman Kitsman and members of the House Business and Labor  
Committee:

My name is Dr. Ron Lode. I am a practicing internal medicine specialist in Dillon and have been there for seven years. I am a native of St. Regis and a graduate of the University of Montana, University of Oklahoma Medical School and did my internal medicine training at the University of Washington. I am currently secretary of the Montana Society of Internal Medicine and speak for its membership and for myself personally.

Thank you for convening this hearing to help resolve the issues pertinent to HB 415.

HB 415 would mandate all Montana physicians to accept Medicare payment as payment in full. The current system enacted by Congress in 1965 and re-affirmed by the Deficit Reduction Act of 1984 allows physicians who treat Medicare patients the option of participating (that is, accepting Medicare determined allowable payment as payment in full) or of not participating (accepting the allowable payment and billing the balance to the patient).

The underlying purpose of this bill is to keep health care to the elderly affordable. However, many people do not realize that the fees a physician is permitted by law to charge Medicare patients have been and continue to be frozen at the 1983 level (with a 3% maximum increase allowed in some charges, effective Jan. 1, 1987). Consequently, any patient over age 65 has not seen an increase in the charges they have paid (for the same service) in the past four years and should not expect future increases beyond that allowed by Medicare in the cost of services received from their physicians. These fees are already contained under the present system. HB 415 will not provide any additional protection against increased health care costs for which the elderly pay their physicians because the present system already controls these physicians' fees.

HB 415 would not be in the best interest of either Medicare or non-Medicare health care recipients for the following reasons:

1) The current system works to allow patients and their physician to meet their needs individually. Physicians are concerned about rising health care cost to their patients and do already accept assignment on bills for their needy elderly patients. Nationwide, only about 25% of physicians are participating physicians but 68% of all Medicare claims are accepted on an assignment basis. Therefore, physicians have a solid record of concern for and understanding of their patients financial needs. For all but 32% of physician care, patients had no out-of-pocket expenses except for their federally required deductibles and co-payments.

2) Mandatory Medicare assignment creates a medical welfare system for all senior citizens when the facts show that not all elderly are poor. A uniform welfare system would be inappropriate. At present, the voluntary assignment option allows physicians to decide whether or not to accept assignment according to the patient's ability to pay. Patients who can afford it are expected to pay the full fee, those who cannot are usually asked to pay only the 20% co-insurance required under the existing law, with the physician agreeing to accept the assigned fee as payment in full. Because of this flexibility, the current system works to the advantage of poorer Medicare patients. By collecting the full fee from wealthier patients, physicians can afford to accept assignment on poorer patients. This spreading of the costs benefits these while it does not impose a hardship on well-off patients who are able and willing to pay the physician's actual charge.

3) The possibility of adoption of mandatory assignment has created concern by physicians and senior citizens alike that it could foster a two-tiered system of health care. Because medical problems of the elderly are often multiple and complex, a limitation or reduction in fees could force many physicians to limit the number of Medicare patients that they will treat, to refuse to accept new patients who are on Medicare, or to limit the time spent or service offered them, thereby jeopardizing the quality of care to which we are committed. The effect upon the elderly is that it may become more and more difficult for them to find quality health care.

4) Another effect on the elderly may be the undermining of patient care based on physician-patient trust and understanding. It is essential that the patient and physician determine together what care is appropriate in each individual circumstance. But mandatory assignment allows the government to determine not only the level of payment for a given service, but also, under Part B, what services may be provided. Under the present system, if payment is denied or limited by Medicare, the patient still has the freedom to pay for this service. But under mandatory assignment, a physician would receive sanctions and possibly loss of license for providing non-approved Medicare service. Despite the patient's willingness to pay for services, such care would not be available to them.

5) Adoption of mandatory assignment will foster a two-tiered system of billing, with cost-shifting to the non-Medicare population, a group already burdened by a large tax load for supporting the Medicare system. This bill affects all your constituents, not just the elderly. Cost-shifting to the younger working families is inevitable if Medicare reimbursement does not meet practice expenses.

6) Current Medicare fee structures are inequitable especially for the time-consuming complex history-taking required of many elderly problems. Medicare reform is needed and Congressional studies are addressing the issue of unreasonable fees for some procedures. Montana should not mandate participation in a system whose inequities are acknowledged.

7) High quality health care has become a reality to many rural areas in Montana recently. More is needed. HB 415 could retard the growth of quality care at a reasonable cost that your constituents have enjoyed and seen develop over the last ten years. Because of the Medicare fee freeze, physicians have held their fees down. Meanwhile practice costs are rising faster than the inflation rate. According to a November 10, 1986 report in Medical Economics, office overhead costs have risen 22.5% since 1982. The cost of medical supplies has increased 13% since 1982. Professional liability has risen by 81%. My own practice costs have increased 107% from 1983 through 1986. The difference between the cost of providing services and Medicare's reimbursement levels may hamper the continued expansion and growth of the types of health care we presently deliver in rural Montana.

As an internist, more than half of my practice population is 65 or older. Therefore this is an important issue to me and to them. Since the inception of the "participating" system, I have chosen to participate in some years and not to participate in others. Although I am in the minority in Montana by having experience in being a participating physician in the Medicare program, I do not feel that all physicians should be required to accept assignment in all cases. After I stopped participating, a great many of my patients expressed relief that they and I were no longer bound to that system. They were still reimbursed by Medicare for allowable charges, but they could now pay their bills at the time of service (of which they were proud) and were no longer bound to the tangle and uncertainties of Medicare red tape. At the same time I was still able to accept assignment on all my needy Medicare patients or on any patient with very large bills.

In summary, the quality of health care should not be determined by economics. Montana should not support attempts to balance the Federal budget on the backs of the elderly. Medicare reform is needed and Congress is seriously looking into issues such as catastrophic illness coverage, relative value scales for payment and "progressive" assignment to reduce the inequities to both

the patient and the physician. HB 415 is not only unfair and ineffective; it is also unnecessary. There is no proof that the present system is not working. HB 415 does not address the problems of the present system and it removes the flexibility inherent in the present system that permits the physician and patient to decide what billing arrangement best fits the patient's needs and desires.

Respectfully submitted,

*Ronald V. Loe*

Ronald V. Loe, MD, FACP  
615 South Pacific St.  
Dillon, Montana 59725

# Kalispell Ob-Gyn Associates, P.C.

EXHIBIT 10  
DATE \_\_\_\_\_  
HB 415

OBSTETRICS      GYNECOLOGY      INFERTILITY

VAN KIRKE NELSON, M.D.  
JOHN L. HEINE, M.D.  
ELLIS M. SOWELL, M.D.

DIPLOMATS OF THE AMERICAN  
COLLEGE OF OBSTETRICS AND  
GYNECOLOGY

My name is Van Kirke Nelson. I am wearing two hats today, one as a physician practicing Obstetrics and Gynecology in Kalispell, and the other as President of the Montana Medical Association. I have been in Montana long enough to have witnessed a Flathead High School basketball game in which I delivered the 5 Flathead players on the floor in addition to 4 of the 5 cheerleaders, the 5th my own daughter. I have seen my kids go away to school, and the majority return to Montana--two as outfitters, one in education, one as a medical student under the WAMI program, and one until recently, the secretary to Senator Max Baucus in Washington, D.C.

I have seen the neonatal death rate in Montana drop from 14-15 deaths per thousand to 8.8 deaths per thousand and 4-5 in Kalispell. (Exhibit) I have practiced through a period of great upheaval in medicine, one which has seen the initiation of Medicaid, Medicare and great technologic advances, which through diagnosis and treatment have extended life. I have also seen malpractice premiums go from a few hundred dollars to \$33,171.42, which will be my premium for 1987, with the premium for the 3 of us in our office at \$99,514.26 (with discount afforded through Montana Medical Association membership) (Exhibit)

I hold here a copy of a book published by Montana State University and written by Dr. Paul Phillips, Professor of History, entitled Medicine in the Making of Montana. I wonder if (Drs.) Lewis & Clark, and those that followed ever anticipated the good, and the bad that would come to Montana medicine.

Presently the medical consumer in Montana enjoys one of the lowest length of stays and cost per illness of any state in the United States. (Exhibit) The availability of care and the technology to provide that care is present in most of Montana's larger cities. That this care is at a cost, no one will deny.

You as a consumer, and I as a practicing physician are faced with how that care is to be compensated for.

To date, there has been minimal denial of care in Montana because of inability to compensate (Exhibit), but there is and will be increasing denial of care through limitation of services, such as obstetrics, where the cost of providing that care because of excessive malpractice premiums, no longer justifies making the service available, a reality in the service area around the Flathead, communities such as Hot Springs, Plains, and soon, Polson. (Exhibit)

Now comes House Bill #415, introduced by Dr. Fritz and others, requiring physicians in Montana to accept mandatory assignment for Medicare recipients. I find it very interesting, even amusing, that Dr. Fritz, the original sponsor of this bill, and a history professor at the University of Montana, missed a crucial vote in which by one vote, the salaries of teachers and professors in the university were to be frozen. I'm sure he would not have voted for a freeze, nor should he have. Education to Montana's young people is not best served by "freezing" the salaries of their educators, and if sustained would destroy the quality of education in Montana. I doubt seriously that Dr. Fritz will miss the next vote.

Physicians have historically taken care of the indigent ill and will continue to do so. Montana physicians know their patients, and for the most part, know their ability to compensate for services rendered. Though the majority of Montana physicians have voluntarily chosen to not be a "participating physician" in Medicare, (Exhibit) the majority take assignment on a selected basis. (Exhibit) Further, the Medicare payments by which a physician is compensated for services, have been frozen since 1982, even voluntarily frozen by physicians in 1984-- something that none of your businesses could tolerate and perhaps even survive. The perception is there that physicians are making a great deal of money. A few in the U.S. are, perhaps a few in Montana are. I can guarantee you that most Montana physicians are not becoming wealthy from the practice of medicine in Montana. (Exhibit)

If Medicaid does not pay enough compensation to cover the cost of rendering the service, (Exhibit) third party payors limit the amount they pay, and then you mandate by legislation that a physician accept assignment regardless of that patient's ability to pay, then who pays the bill?--and who is left to pick up the shortfalls--the losses incurred in providing a service? Is it the uninsured person who may have some assets, a good job, or is it the state through a re-insurance pool funded by increased tax dollars, assessments on employed wage earners already paying high social security taxes, or by the health care providers or third party payors.

It is certainly a paradox when Montana, a state with one of the lowest neonatal death rates per thousand, a state with one of the lowest lengths of stay and cost per illness, but yet with some of the highest malpractice premiums in the industry, and where the cost of overhead is higher than most states, incomes less, and you seek through House Bill #415 yet another way to conceive legislation to further restrict fair compensation for services rendered.

What young physician would come to Montana to practice, fresh out of a training program, broke, with a debt of \$50-100,000 for his education, to a state with excess malpractice premiums through poor tort reform, Medicaid compensation less than the cost to provide the service, and mandatory assignment of Medicare. (Exhibit)

Gentlemen the choice is yours.

Thank you.

Van Kirke Nelson, M.D.

President

Montana Medical Association

KALISPELL OB-GYN ASSOC., P.C.  
VAN KIRKE NELSON, M.D., JOHN L. HEINE, M.D.  
ELLIS M. SOWELL, M.D.  
210 SUNNYVIEW LANE  
KALISPELL, MONTANA 59901

INSURED CHECK

8W14970

995 I 4 DOLS 26 CTS

93-48  
829

10173

DOLLARS

PAY

TIME WRTD	DATE	TO THE ORDER OF	GROSS AMOUNT	FED. W/N	F.I.C.A.	STATE W/N	NET AMOUNT
	7/2/87	Doctors Company					99.54
		Malpractice Payer					99.54

KALISPELL OB-GYN ASSOCIATES

*Van Kirk Nelson*  
*Heine*

FIRST INTERSTATE BANK of Kalispell, N.A.  
KALISPELL, MONTANA

⑈010173⑈ ⑈092900480⑈ 10⑈901⑈0⑈



# Infant Mortality Rates 1983

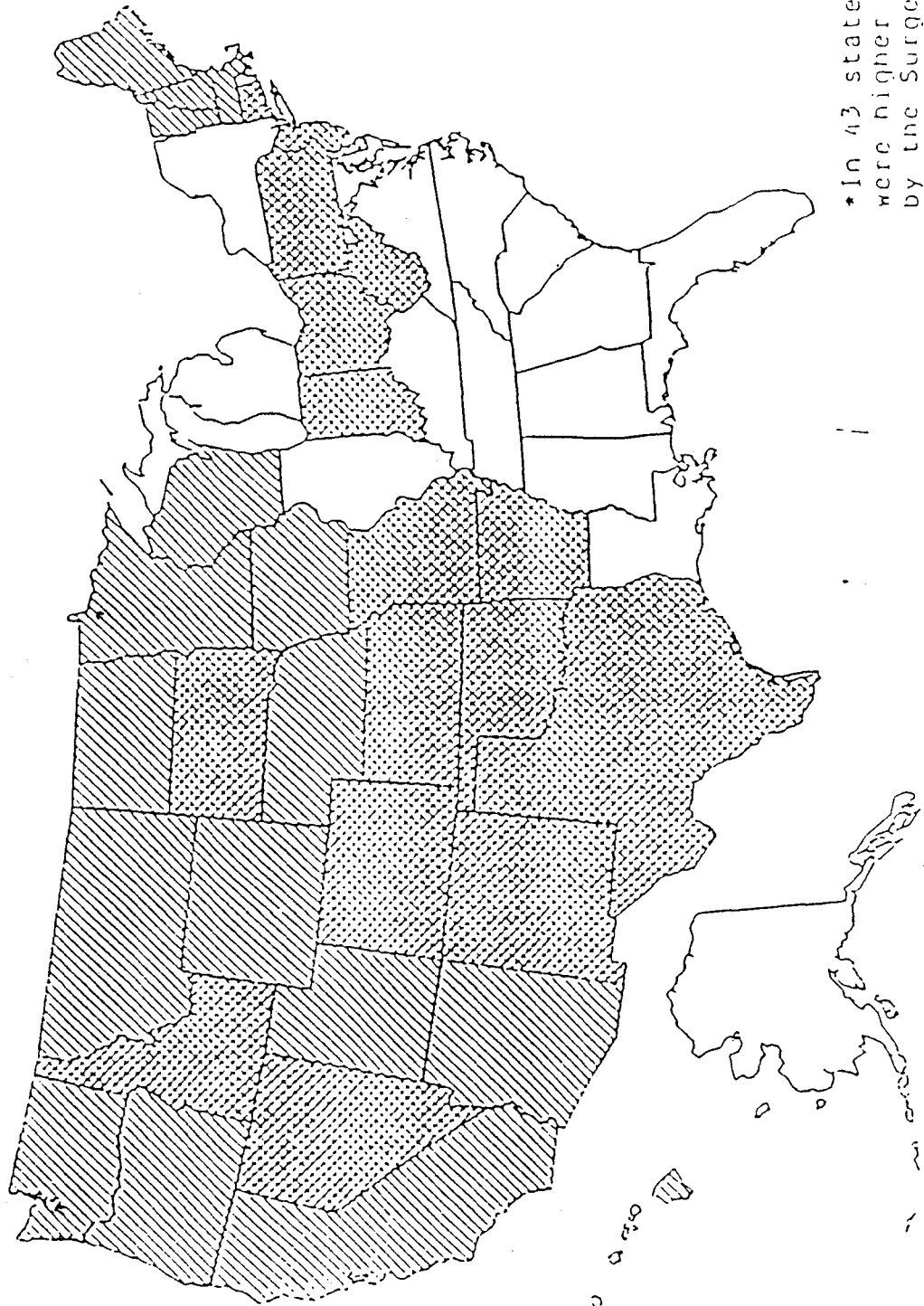
Alabama	12.9	Montana	8.8
Alaska	12.4	Nebraska	9.6
Arizona	9.5	Nevada	10.7
Arkansas	10.7	New Hampshire	10.2
California	9.7	New Jersey	11.5
Colorado	10.2	New Mexico	10.0
Connecticut	10.3	New York	10.9
Delaware	10.0	No. Carolina	12.5
Dist. of Columbia	19.3	No. Dakota	8.2
Florida	10.8	Ohio	10.4
Georgia	13.4	Oklahoma	10.9
Hawaii	9.4	Oregon	9.8
Idaho	9.7	Pennsylvania	10.4
Illinois	12.0	Rhode Island	9.9
Indiana	11.4	So. Carolina	14.7
Iowa	8.9	So. Dakota	10.0
Kansas	9.8	Tennessee	11.8
Kentucky	11.6	Texas	10.4
Louisiana	12.0	Utah	8.8
Maine	8.7	Vermont	8.7
Maryland	11.1	Virginia	12.3
Massachusetts	8.9	Washington	10.2
Michigan	11.8	West Virginia	10.9
Minnesota	9.8	Wisconsin	9.9
Mississippi	14.4	Wyoming	11.1
Missouri	10.3		

EXHIBIT

DATE

HB

# Infant Mortality Rates 1983

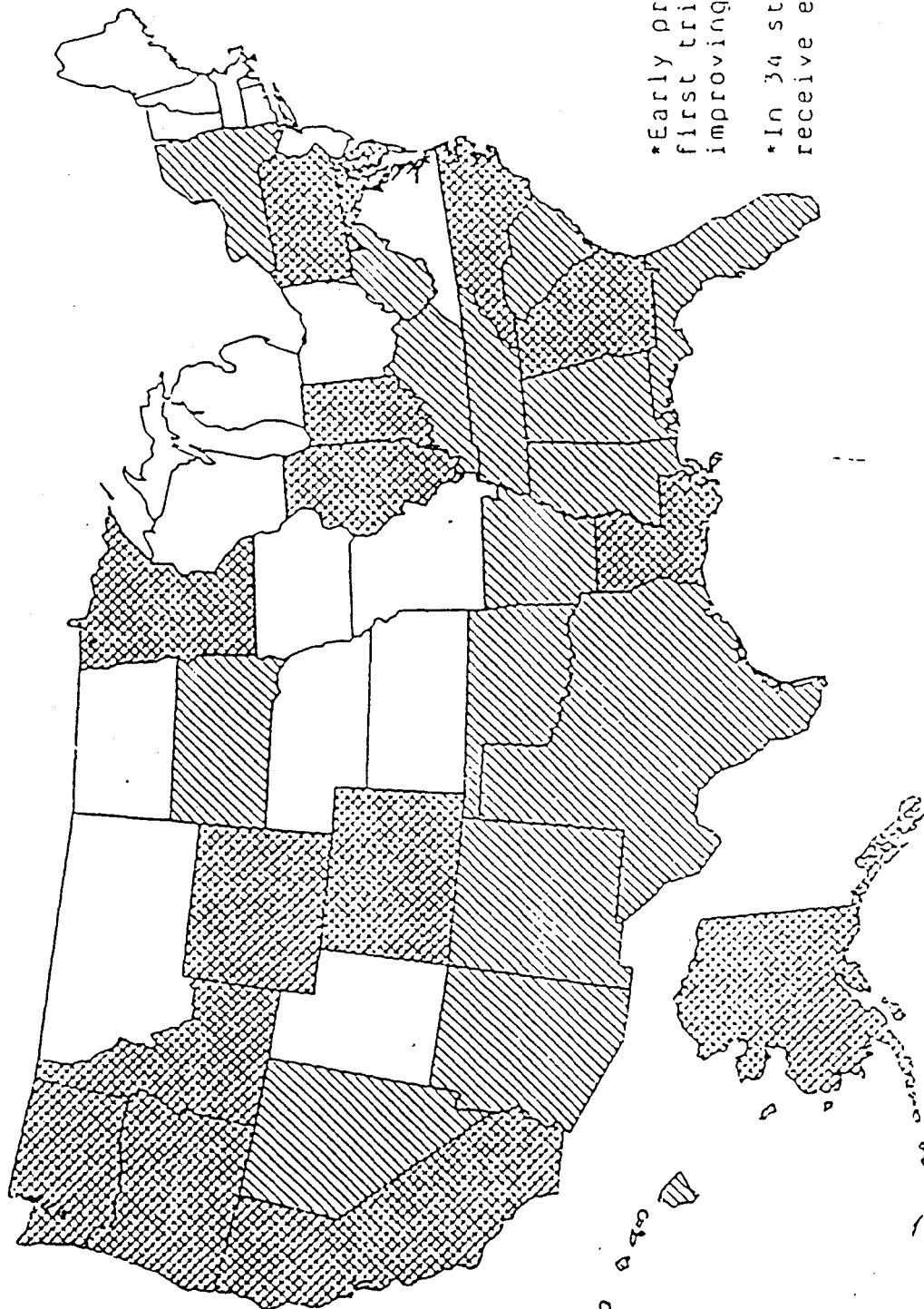


\*In 43 states infant mortality rates were higher than the goal established by the Surgeon General, 9 or less deaths per 1,000 live births.

# Percentage of Pregnant Women Receiving Early Prenatal Care 1983

Alabama	73.6	Montana	79.1
Alaska	75.2	Nebraska	80.6
Arizona	72.6	Nevada	74.1
Arkansas	68.1	New Hampshire	84.6
California	77.1	New Jersey	80.7
Colorado	76.4	New Mexico	61.5
Connecticut	85.7	New York	71.2
Delaware	76.6	No. Carolina	78.2
Dist. of Columbia	59.0	No. Dakota	81.5
Florida	67.7	Ohio	81.7
Georgia	75.9	Oklahoma	67.4
Hawaii	75.9	Oregon	77.1
Idaho	75.7	Pennsylvania	79.0
Illinois	77.9	Rhode Island	84.7
Indiana	77.2	So. Carolina	66.5
Iowa	85.6	So. Dakota	71.8
Kansas	81.2	Tennessee	75.8
Kentucky	75.0	Texas	68.3
Louisiana	77.6	Utah	82.3
Maine	84.0	Vermont	82.9
Maryland	79.4	Virginia	80.6
Massachusetts	85.6	Washington	78.2
Michigan	81.2	West Virginia	72.0
Minnesota	79.1	Wisconsin	84.0
Mississippi	74.9	Wyoming	80.6
Missouri	79.9		

# Percentage of Pregnant Women Receiving Early Prenatal Care 1983



## Legend



Worst Third  
Middle Third  
Best Third

\*Early prenatal care (during the first trimester) is critical in improving infant and child health.

\*In 34 states 1 in 5 women don't receive early prenatal care.

# Hospital Costs 1983

	Per Day	Per Stay		Per Day	Per Stay
United States	\$369	\$2,789	Missouri	\$368	\$2,893
Alabama	322	2,276	Montana	259	2,172
Alaska	578	3,385	Nebraska	279	2,393
Arizona	467	3,155	Nevada	559	3,488
Arkansas	287	1,898	New Hampshire	328	2,272
California	565	3,635	New Jersey	310	2,491
Colorado	387	2,750	New Mexico	416	2,518
Connecticut	396	3,048	New York	347	3,335
Delaware	355	2,810	No. Carolina	287	2,158
Dist. of Col.	501	4,419	North Dakota	270	2,320
Florida	380	2,821	Ohio	372	2,917
Georgia	317	2,133	Oklahoma	358	2,351
Hawaii	358	2,964	Oregon	427	2,502
Idaho	305	1,989	Pennsylvania	372	3,099
Illinois	413	3,239	Rhode Island	371	3,002
Indiana	337	2,533	So. Carolina	291	2,139
Iowa	310	2,404	So. Dakota	244	2,098
Kansas	331	2,521	Tennessee	300	2,185
Kentucky	298	2,036	Texas	354	2,319
Louisiana	383	2,397	Utah	432	2,317
Maine	351	2,534	Vermont	283	2,309
Maryland	358	2,917	Virginia	320	2,496
Massachusetts	417	3,608	Washington	423	2,422
Michigan	399	3,169	West Virginia	303	2,149
Minnesota	299	2,743	Wisconsin	323	2,620
Mississippi	250	1,758	Wyoming	349	1,935

Per Capita Expenditures  
for Personal Health Care  
1982

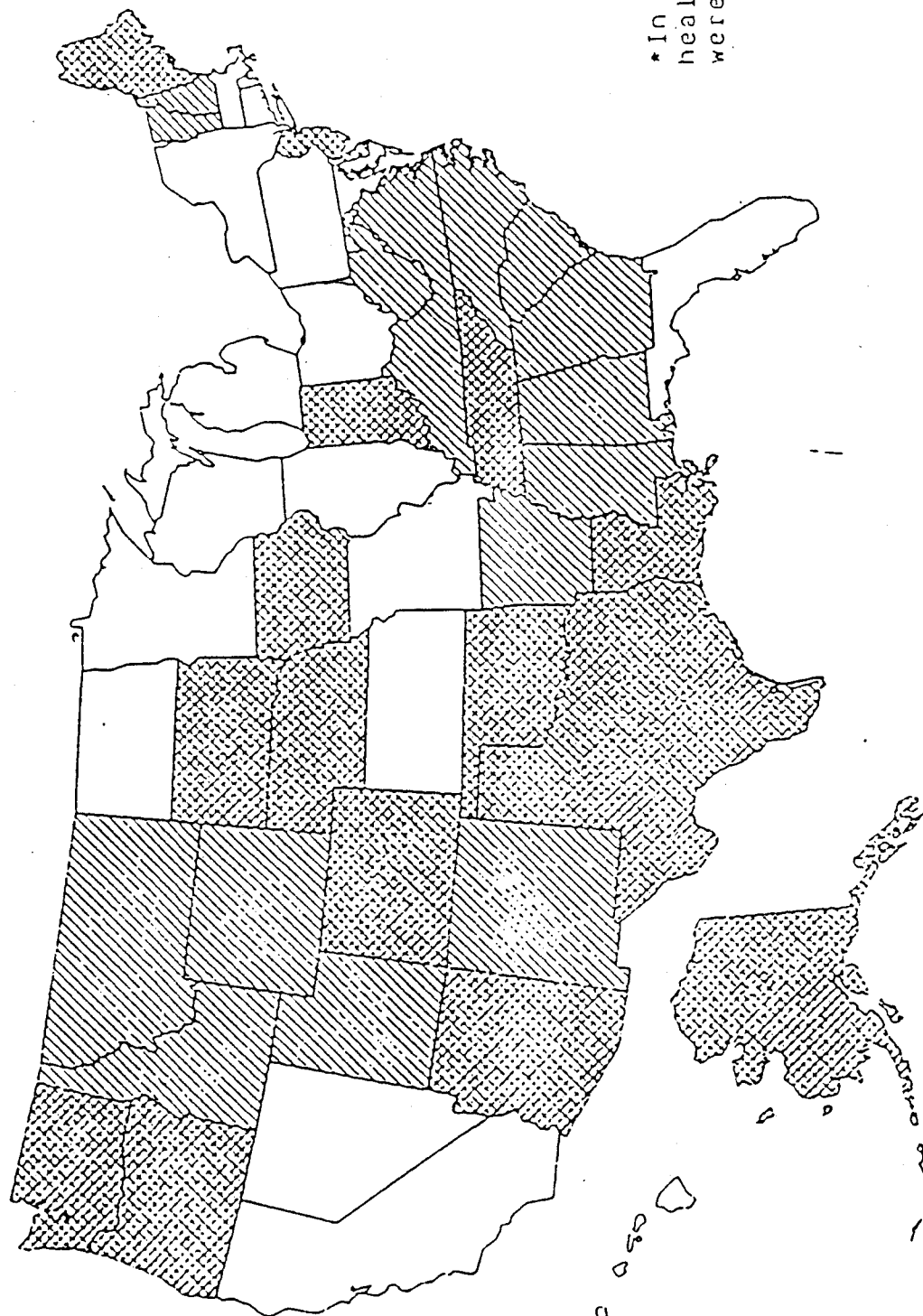
Alabama	1,033.00	Montana	1,036.00
Alaska	1,187.00	Nebraska	1,216.00
Arizona	1,112.00	Nevada	1,380.00
Arkansas	994.00	New Hampshire	986.00
California	1,451.00	New Jersey	1,115.00
Colorado	1,209.00	New Mexico	904.00
Connecticut	1,348.00	New York	1,417.00
Delaware	1,153.00	No. Carolina	931.00
Dist. of Columbia	NA	No. Dakota	1,325.00
Florida	1,228.00	Ohio	1,247.00
Georgia	1,048.00	Oklahoma	1,086.00
Hawaii	1,228.00	Oregon	1,165.00
Idaho	868.00	Pennsylvania	1,273.00
Illinois	1,308.00	Rhode Island	1,351.00
Indiana	1,101.00	So. Carolina	857.00
Iowa	1,176.00	So. Dakota	1,154.00
Kansas	1,271.00	Tennessee	1,144.00
Kentucky	957.00	Texas	1,110.00
Louisiana	1,106.00	Utah	896.00
Maine	1,091.00	Vermont	978.00
Maryland	1,232.00	Virginia	1,054.00
Massachusetts	1,508.00	Washington	1,165.00
Michigan	1,281.00	West Virginia	1,057.00
Minnesota	1,229.00	Wisconsin	1,219.00
Mississippi	897.00	Wyoming	873.00
Missouri	1,285.00		

EXHIBIT

DATE

HB

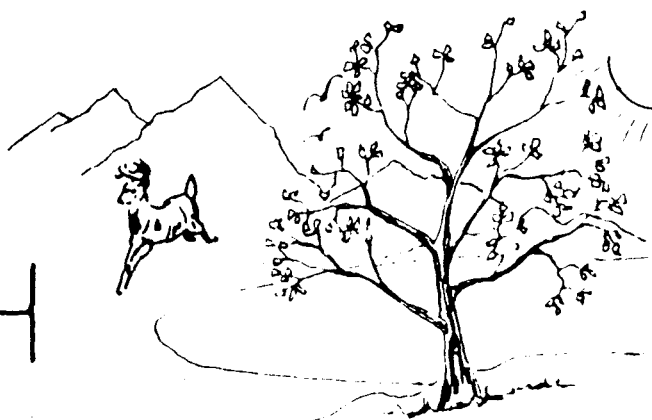
# Per Capita Expenditures for Personal Health Care 1982



## Legend

- Bottom Third
- Middle Third
- Top Third

\*In 39 States per capita health care expenditure were above \$1,000 in 1982.



## Latest Available Figures on Health Care Costs Show Montanans Fare Better Than Rest of U.S.

The latest available health care figures present an interesting economic profile for Montanans and others in the United States.

First of all, the good news is that the rate of increase in costs has decreased for the nation and markedly for Montanans. The bad news is the costs of staying healthy continue to accelerate by the millions in the state and billions in the nation, running far ahead of inflation.

But for Montanans, at least the per capita cost per year is far cheaper than for the average U.S. citizen — \$350 less, in fact.

Additionally, individuals in this state, on the average pay 29.1% less for hospital costs in a year; physician costs for Montanans is an even better deal and we spend less than half as much in this category as our national counterparts; and, our annual dental bill is 32.6% cheaper for each of us than the country's average.

Also, we get by with far less cost individually for drugs and drug sundries at \$58 per year compared to \$97 national average.

When it comes to eyeglasses and appliances though, the costs even out for Montanans and the rest of the nation with identical average annual costs per capita of \$25.

The only major division of health care which costs Montanans more than residents of the rest of the country is nursing home and home health care, where we pay 111% of the national average.

Now, here's a look at all the figures in detail:

Montanans spent \$906.3 million for health care in 1983, the most recent year for which figures are available. That was 9.7 percent more than the \$825.9 million total for 1982; however, the rate of in-

crease from 1981 to 1982 had been 20.3 percent.

The national rate of increase was 10.3 percent with total U.S. expenditures of \$355.4 billion in 1983 compared to \$322.3 a year earlier. Once again, however, the rate of increase was slowed from the 12.3 percent of the previous year.

For the individual Montanan, health care costs totaled \$1,109 in 1983 while the national per capita figure was \$1,459, so this state's citizens paid 24 percent less for their health care than the country's average individual cost.

Nevertheless, Montana's per capita expenditure was up 7.7 percent and the national figure was 6 percent higher.

Differing methods of accumulating and presenting the figures make it impossible to determine if the wide variance in state versus national per capita expenditures means Montanans are that much healthier and require less care, get more care for their health dollars, or if their total costs are determined differently.

The Montana figures are provided in a report compiled by Albert Niccolucci of the health planning and resource development bureau of the Montana Department of Health and Environmental Sciences.

The continuing acceleration of Montana and national health care expenditures — both nearly three times the 1983 inflation rate of 3.8 percent — add emphasis to efforts by state and national governments to control such costs.

Hospital costs again topped both state and national lists, accounting for 38.5% of Montanans' total costs and 41.4% of the \$355.4 billion total national health care expenditures. Montanans' \$349.3 million expenditure in this category represents \$428 per person

and the national expenditure of \$147.2 billion for hospital care equals \$604 per person.

Physicians' services, still the second most costly item both state and nationally, accounted for \$112.6 million in Montana, or 12.4% of the total costs; and \$69 billion nationally, 19.4% of that total. Per capita it was \$283 nationally and slightly less than half of that at \$138 for Montana.

The third highest category of health care expenditures — state and national — cost Montanans \$106.7 million, or 11.8% of the total, for nursing home and home health care. Nationally, the figure was \$28.8 billion, only 8.1% of the total. It is the only one of the major areas more costly per capita for Montanans at \$131 each than the national per person expenditure of \$118.

Dental services, at \$21.8 billion nationally and \$49.4 million in Montana, accounted for 6.1% of the national expenditures and 5.5% in Montana. Again the per capita cost was much higher on a national basis at \$89 than the state's \$60.

The remainder of Montana's health care expenditures for 1983, by type, amount, and percentage of the total, are:

Research and construction of medical facilities, \$57.2 million, 6.3%; expenses for prepayment and administration, \$52.4 million, 5.8%; drugs and drug sundries, \$47.4 million, 5.2%; other professional services, \$44.3 million, 4.9%; government public health, \$37.6 million, 4.2%; other health services, \$28.6 million, 3.2%; and eyeglasses and appliances, \$20.8 million, 2.3%.

When it comes to the source of the funds to pay these health care expenditures, Montanans paid

(Continued on Page 2)



DEPARTMENT OF  
SOCIAL AND REHABILITATION SERVICES



TED SCHWINDEN GOVERNOR

PO BOX 4210

STATE OF MONTANA

HELENA MONTANA 59604

June 3, 1985

Van Kirke Nelson, M.D.  
210 Sunny View Lane  
Kalsipell, MT 59901

Dear Dr. Nelson:

Thank you for your inquiry and comments regarding Medicaid fees and reimbursement rates. Unfortunately, at the present time you are correct about the fees for amniocentesis.

The last physician fee increases were in January and June of 1982. Each of these increases was for 10%. No physician fee increases have been appropriated by the legislature since that time. This is an area where we are aware that frozen fees since 1982 have created problems for many providers. The percentage of reimbursement has slipped lower in these last three years since the last fee increase.

Similarly, the 1985 legislature did not appropriate anything within the SRS or Medicaid budget to allow for any type of fee increase. We think this is unfortunate, but it does not allow the Medicaid program any flexibility over the next biennium for consideration of a fee increase.

Thank you for your letter, and we wish we could be of greater assistance in this matter, but this agency does not have the authority to exceed or bypass the legislative mandate for no program expansion and for remaining within the appropriated budgetary requirements set by the legislature.

Sincerely,

A handwritten signature in dark ink, appearing to read "Dale W. Haefer", is written over the typed name.

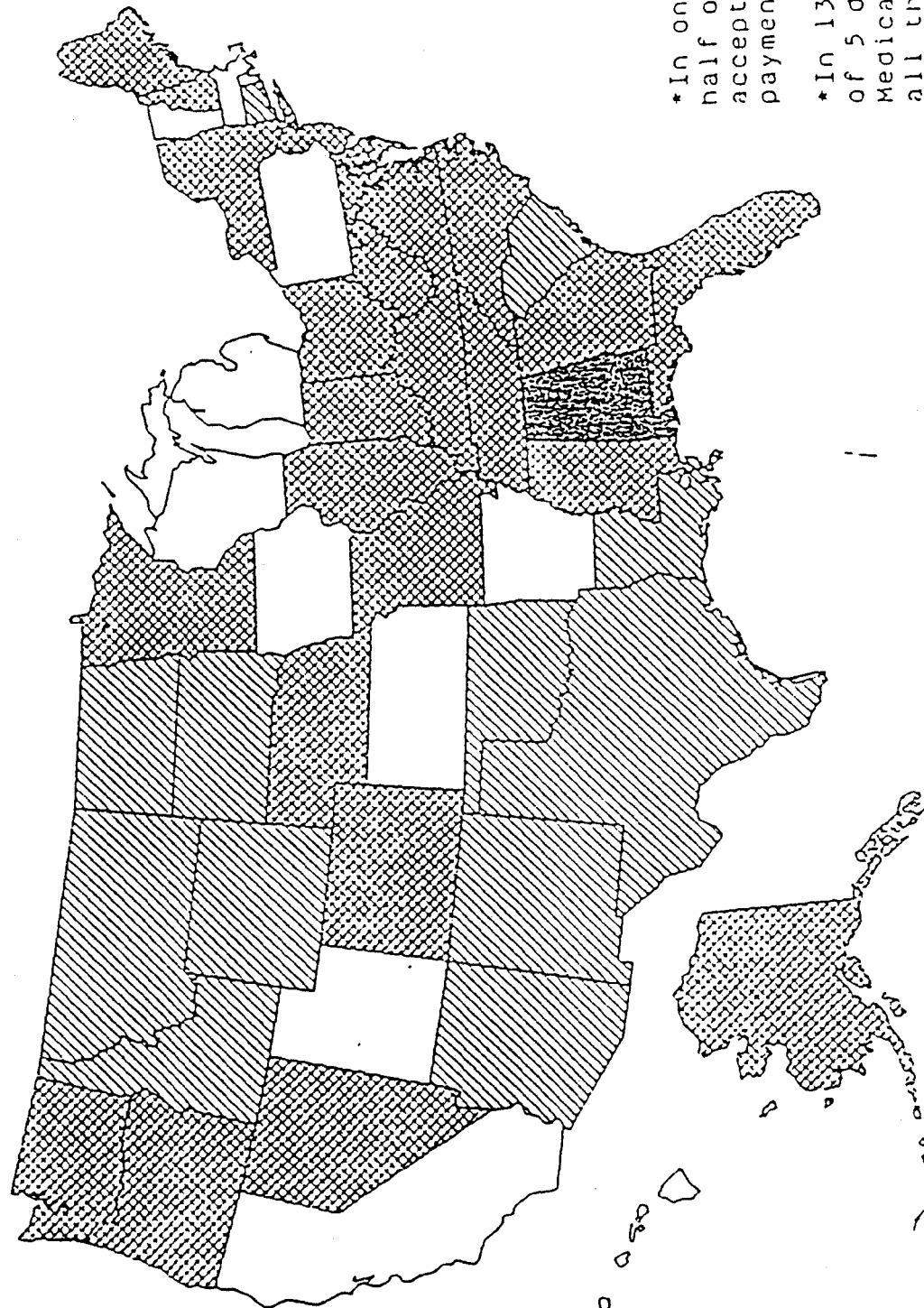
Dale W. Haefer  
Administrative Officer

Percentage of Participating Physicians  
in the Medicare Program  
May 1986

Alabama	63.0	Montana	13.9
Alaska	22.6	Nebraska	23.8
Arizona	18.5	Nevada	26.8
Arkansas	34.7	New Hampshire	27.2
California	39.7	New Jersey	20.6
Colorado	24.4	New Mexico	13.8
Connecticut	19.2	New York	19.9
Delaware	29.7	No. Carolina	34.3
Dist. of Col.	26.0	North Dakota	13.8
Florida	22.6	Ohio	26.4
Georgia	27.9	Oklahoma	16.6
Hawaii	41.7	Oregon	22.0
Idaho	10.3	Pennsylvania	45.6
Illinois	21.8	Rhode Island	48.1
Indiana	21.4	So. Carolina	16.8
Iowa	38.2	So. Dakota	6.9
Kansas	39.5	Tennessee	22.4
Kentucky	28.0	Texas	14.1
Louisiana	13.4	Utah	36.1
Maine	28.5	Vermont	38.2
Maryland	28.5	Virginia	29.5
Massachusetts	43.0	Washington	21.8
Michigan	37.1	West Virginia	33.0
Minnesota	20.7	Wisconsin	37.5
Mississippi	22.8	Wyoming	16.9
Missouri	24.0		

# Percentage of Participating Physicians in the Medicare Program

May 1986

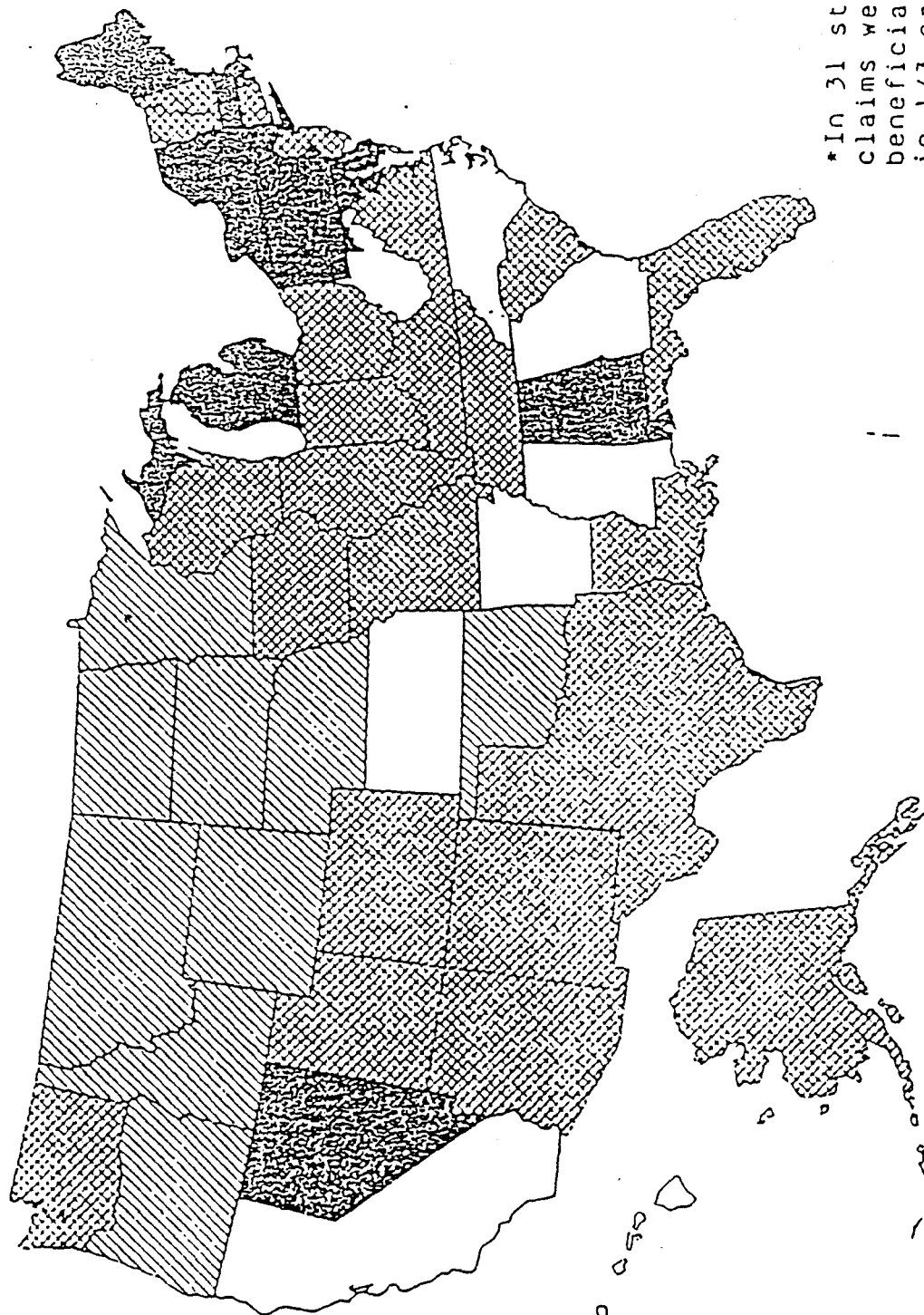


# Percentage of Assigned Medicare Claims January 1985

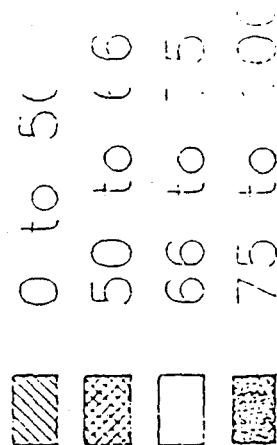
Alabama	75.9	Montana	41.6
Alaska	63.5	Nebraska	39.1
Arizona	54.1	Nevada	79.4
Arkansas	70.9	New Hampshire	55.7
California	73.0	New Jersey	60.7
Colorado	59.9	New Mexico	64.0
Connecticut	63.1	New York	74.9
Delaware	78.9	No. Carolina	69.2
Dist. of Col.	80.5	North Dakota	39.6
Florida	61.0	Ohio	56.9
Georgia	71.7	Oklahoma	48.2
Hawaii	67.1	Oregon	43.0
Idaho	23.5	Pennsylvania	89.4
Illinois	60.7	Rhode Island	91.7
Indiana	55.1	So. Carolina	53.8
Iowa	52.5	So. Dakota	34.9
Kansas	68.8	Tennessee	54.0
Kentucky	61.5	Texas	60.6
Louisiana	63.9	Utah	61.6
Maine	75.1	Vermont	64.6
Maryland	83.0	Virginia	59.0
Massachusetts	93.7	Washington	50.3
Michigan	87.8	West Virginia	72.7
Minnesota	42.2	Wisconsin	53.5
Mississippi	68.1	Wyoming	43.4

# Percentage of Assigned Medicare Claims

January 1985



## Legend



\*In 31 states less than 2/3 of all claims were assigned, leaving beneficiaries to pay extra charges in 1/3 or more cases.

# Physicians' Average Net Income

	<u>1983</u>	<u>1984</u>	<u>% Change</u>
All Physicians	106,300	108,400	1.98%
New England	\$84,500	\$87,300	3.31%
Middle Atlantic	98,600	98,400	-0.20%
East No. Central	114,300	109,400	-4.29%
West No. Central	110,500	110,700	0.18%
South Atlantic	106,700	114,500	7.31%
East So. Central	114,900	122,200	6.35%
West So. Central	124,400	119,100	-4.26%
Mountain	91,400	102,300	11.93%
Pacific	103,100	109,400	6.11%
Nonmetropolitan	87,200	90,900	4.24%
Metropolitan			
Under 1 million	111,000	115,100	3.69%
Over 1 million	106,300	106,400	0.09%

Source: Background Material and Data on Programs within the Jurisdiction of the Committee on Ways and Means - 1986 Table 16, pg. 195 and Tbl. 7, pg. 183.

EXHIBIT \_\_\_\_\_  
DATE \_\_\_\_\_  
HB \_\_\_\_\_

Physicians' Income  
1984

	Gross	Net
Neurosurgery	\$303,130	\$179,690
Orthopedic Surgery	327,000	173,030
Radiology	200,780	159,820
Thoracic Surgery	147,220	149,250
Plastic Surgery	298,750	144,250
Anesthesiology	NA	NA
OBG Specialists	227,500	112,110
Ophthalmology	295,830	150,000
General Surgery	205,080	117,940
Internal Medicine	159,000	89,660
Psychiatry	115,150	79,850
Family Practise	152,860	76,810
General Practise	126,110	68,600
Pediatrics	148,890	76,470
Surgical Specialties	236,910	129,500
Non-surgical Specialties	160,290	94,670
All Physicians	184,290	101,970

MONTANA: ALL PHYSICIANS - ESTIMATED "MEAN" FROM RANDOM SAMPLING MONTANA DEPARTMENT OF REVENUE

1982	112,600	80,700
1984	115,600	80,700 (before taxes)

Medical Economics, September 9, 1985, pgs. 228-229.

PHYSICIANS SEEKING PRACTICE LOCATIONS IN MONTANA THROUGH CORRESPONDENCE

WITH

MONTANA MEDICAL ASSOCIATION

1983----- 101

1984-----53

1985-----44

1986-----46



EXHIBIT 11  
DATE 2/4/87  
HB 415

WITNESS STATEMENT

NAME

Paul Stroppe

BILL NO.

HB 415

ADDRESS

Box 874, Helena, 59624

DATE

2-4-87

WHOM DO YOU REPRESENT?

Opticians Ass.

SUPPORT

OPPOSE

X

AMEND

PLEASE LEAVE PREPARED STATEMENT WITH SECRETARY.

Comments:

Opticians fill prescriptions  
for eye wear just as pharmacists  
fill prescriptions for drugs.  
Opticians endorse the  
testimony of Montana Medical  
Association

P.S.

## WITNESS STATEMENT

EXHIBIT 415  
DATE 2/4/87  
HB 415

NAME Robert N. Hurd M.D. BILL NO. 415  
ADDRESS 5318 Hwy 3 Billings, MT 59106 DATE 2/4/87  
WHOM DO YOU REPRESENT? Billings Clinic  
SUPPORT \_\_\_\_\_ OPPOSE X AMEND \_\_\_\_\_

PLEASE LEAVE PREPARED STATEMENT WITH SECRETARY.

## Comments:

- ① It cost shifts medical care to young people.
- ② Doesn't address affordability of medical care to the elderly.
- ③ It will cause inferior medical care to the elderly.
- ④ It may cause lack of care at all to the elderly in many areas of the state.
- ⑤ It will discourage new & quality physicians to enter the state of Montana to practice medicine because of the low of income.

## WITNESS STATEMENT

NAME HEWES D. AGNEWBILL NO. 415ADDRESS 303 PARKHILL

DATE

WHOM DO YOU REPRESENT? BILLINGS CLINIC

SUPPORT

OPPOSE

X

AMEND

PLEASE LEAVE PREPARED STATEMENT WITH SECRETARY.

## Comments:

- 1) Quality of medicine ultimately depends on quality of financing.  
This bill is definitely a "red flag" to any doctor and puts us in definite disadvantageous position in recruiting Massachusetts.  
Turn out 500 mds a year. We turn out zero & have to recruit everyone from out of state.
- 2) Bill treats everyone over 65 as unable to pay. This is absurd & shifts burden to younger population who often are in work position.
- 3) Doctors, on the whole, bend over backwards to be fair to older clientele. Billings Clinic went off \$3,453.11 in profit 6 mos alone on Medicare bills.
- 4) This is a federal problem. Should be handled at that level and to pass the bill is another sign of not being anti-business. (Medicare is a business. Billings Clinic employs over 250 people and is 3rd largest non-profit business in Yellowstone Co.)

## WITNESS STATEMENT

EXHIBIT 14  
DATE 2/4/87  
HB 415

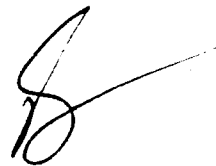
NAME Richard D. Schultz optician BILL NO. 415  
ADDRESS 910 Madison Hehner DATE 2/4/87  
WHOM DO YOU REPRESENT? Self  
SUPPORT \_\_\_\_\_ OPPOSE X AMEND \_\_\_\_\_  
PLEASE LEAVE PREPARED STATEMENT WITH SECRETARY.

## Comments:

As proposed - This would now  
cost me, as a self-employed optician,  
about \$250.00 per month -

There are medicare providers  
that do accept assignment AND the  
recipients should use their services - It  
should be their choice -

It would also restrict the medicare  
recipients choice of lenses AND frames - ie:  
medicare will not pay for progressive bifocals  
which are sometimes prescribed.



## WITNESS STATEMENT

EXHIBIT 15  
DATE 2/4/87  
HB 415

NAME HOREN E MCKEEROW MD BILL NO. HB-415  
ADDRESS 2225-11 AVE #12 Helena DATE 2/4/87  
WHOM DO YOU REPRESENT? Myself and Patients I care for  
SUPPORT \_\_\_\_\_ OPPOSE ☒ AMEND \_\_\_\_\_

PLEASE LEAVE PREPARED STATEMENT WITH SECRETARY.

## Comments:

Expenses and costs of providing medical care are individual and payment for services should also be individually determined rather than arbitrarily limited. I accept medicare reimbursement on a case by case basis as indicated.

I do not charge non-medicare patients more to "make up the difference" now but would probably have to if this mandate is passed.

I would like to remain in practice of medicine and ophthalmology and continue to provide quality services to all age groups at a reasonable cost to the patient.

WITNESS STATEMENT

EXHIBIT 415  
DATE 2/4/87  
# 415

NAME JOHN W. McMAHON M.D. BILL NO. 415  
ADDRESS 400 SADDLE DRIVE Helena DATE 2-4-87  
WHOM DO YOU REPRESENT? SELF AND MONTANA MEDICAL  
SUPPORT \_\_\_\_\_ OPPOSE X AMEND \_\_\_\_\_

PLEASE LEAVE PREPARED STATEMENT WITH SECRETARY.

Comments:

① I cannot pass my increased cost onto anyone unless it is the younger population

② My costs (overhead) are not frozen - if this could also be frozen for the medicine population I could at least stay even - This obviously will not happen - My costs go up but I cannot pass them on to my patients (over 60% of whom are in the medicine population)

③ Federal Legislation & Studies (Harvard Professor) are currently under way to develop a National Relative Value Schedule for physician reimbursement. It is the expectation that this will be the key part of the medicine national physician reimbursement policy in the future (Chuck & Debra Dulecki). It is my hope that this will allow a fair reimbursement based on ability to pay

Thank you. John McMahon

MEDICARE ASSIGNMENT BILL # 415 Harper and Fritz

-----Under codification instruction: *cited in HB 415*

30-14-103, Consumer Protection Act. Unfair methods of competition and unfair or deceptive acts or practices in the conduct of any trade or commerce are unlawful.

*of Commerce*  
30-14-104 (2) MCA. The department may make rules interpreting the provisions of 30-14-103, Such rules shall not be inconsistent with the rules, regulations and decisions of the federal trade commission and the federal courts in interpreting the provisions of section 5 (a) (1) of the FTCA (15 U.S.C., 45 (a) (1) as amended.

30-14-142 Penalties. (3) person who engages in a fraudulent course of conduct declared unlawful by 30-14-103 shall upon conviction be fined not more than \$2000, imprisoned for not more than 1 year, or both, in the discretion of the court. Nothing in this subsection limits any other provision of this part.

The following is not cited in the BILL and is from Part 2 of the Consumer Protection Act.

30-14-205 MCA. Unlawful restraint of trade. It is unlawful for a person or group of persons, directly or indirectly: (1) to enter an agreement for the purpose of fixing the price or regulating the production of an article of commerce. ----(2) (h) enter into an agreement which binds any person not to manufacture, sell, or transport an article of commerce below a common standard or figure or which keeps such article or transportation at a fixed or graduated figure or by which the price of such article is settled so as to preclude unrestricted competition.

-----  
It would seem that the Department of Commerce would have some trouble in forming rules and regulations to carry out the intent of the BILL, without violating other parts of the Consumer Protection Act. It also seems that Health Professionals are singled out for restrictive regulations by the BILL, and might very well be considered to be discriminatory.

*the Bill*

*Forrest Hodges, Member  
NASC A, Inc.*

*Med Part B 30% phy accept Med. 1985*

STEPHEN F. SPECKART, M.D.  
WILLIAM C. NICHOLS, M.D.

EXHIBIT 10  
DATE 2/4/87  
Hematology, Oncology, Internal Medicine  
HB 415

February 2, 1987

Representative Les Kitseiman  
Montana State Legislature  
Helena, MT 59601

Dear Representative Kitseiman:

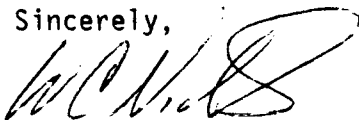
I am writing to voice my opposition to House Bill 415. As a member of the American Society of Internal Medicine, I note that multiple state legislatures are considering bills such as House Bill 415. I do share with everyone the rising concern over health costs, however as a practicing medical oncologist, the effect of this bill will dramatically impact on the care of elderly patients with cancer.

This bill effectively will drive treatment patients back into the hospital, a negative effect from our standpoint. The reason for this is the fact that Medicare payments do not cover office costs of outpatient treatment of cancer. At the present rate, we are being forced to absorb very high overhead costs of chemotherapeutic drugs: for a number of these drugs, Medicare does not even reimburse the cost of the drug. When we are not compensated for the amount of time we spend with patients as internists plus having to absorb the overhead cost of outpatient chemotherapy, this will effectively be impossible to do business this way if we are forced to accept assignment as proposed by this bill.

As a group, internal medicine physicians and family practice physicians have done very well dealing with the rising cost of health care. If you examine the "track record" of various types of physicians, you will find that internists have done the best in terms of controlling costs. Taking assignment would bring surgical costs in order and would benefit the system, controlling the high rising cost surgeons are charging, however, the internists are not being compensated for the amount of time it takes to deal with complex illnesses. If the Medicare system did pay in fact for physicians' time instead of procedure-oriented physicians services, one would find definite cost savings and most internists would be happy to take assignment for their elderly population. As it stands now, the structure of Medicare payments is such that we will suffer dramatically if this bill is forced through at this time without a restructuring of the Medicare payment system.

I again hope you will take into consideration the effect on current practice, especially for the elderly cancer patient, and realize that my partner and I and other oncologists in the state are dramatically opposed to House Bill 415 and hope you will vote accordingly.

Sincerely,



William C. Nichols, M.D.

WCN/sjs

SPECIAL DELIVERY



STEPHEN F. SPECKART, M.D.  
WILLIAM C. NICHOLS, M.D.

EXHIBIT 19  
DATE 2/4/87  
Hematology, Oncology, Internal Medicine  
HB 415

February 3, 1987

Representative Bob Brown  
Representative Harry Fritz  
Representative Mike Kadas  
Montana State Legislature  
Helena, MT 59601

Dear Bob, Michael and Harry:

My colleague, Dr. Nichols, is preparing a letter to your entire committee on House Bill 415, but I wanted to write to the three of you and give you some of my thoughts since I know you personally.

We have on at least three separate occasions evaluated comprehensively our office costs for Medicare patients versus the money received should assignment be taken across the board. As you know, this is primarily an oncology office and since cancer tends to occur in older people, we find that approximately 70% of our total population is from the Medicare community. Our evaluation has the primary purpose of determining if we in fact can accept Medicare payment. You should also know that the experience a cancer patient has in a physician's office is a comprehensive one where time and attention to physician overview, nurse supportive systems, and increasingly, mounds and mounds of paperwork are necessary to in fact give the patient the kind of human support that is necessary in a cancer situation--all of these services increase the overhead.

Our office spends between \$6000-8000 per week for drugs that are given to cancer patients, and the Medicare reimbursement for these drugs usually is less than our cost. All of our calculations in fact indicate that we in this office would lose money with most patients in which Medicare assignment is given. Our only recourse would be to charge non-Medicare patients substantially more (we have not done this and use the same cost for all patients because of a sense of fairness), or to significantly reduce our services which would make the patient experience here swift, mechanical and exceedingly unsatisfying from any personal point of view. Indeed, if we did take assignment on Medicare patients, I am quite sure I could not be in business, primarily because 70% of our patients fit into this category.

I know that you probably share the common view that physicians make too much money, and in many cases I would agree. I do not think this is always true and I do not believe that Medicare cost evaluation is necessarily the best answer for quality and fairness of medical care. Thus far, there is no good evidence that effective cost containment has been achieved through Medicare programs, and in fact, quite the reverse since there is no incentive to not do a study under consideration since the government will foot the bill.

-continued-

I find that on a socioeconomic level I have little in common with my colleagues, but one thing I do share is substantial fear that the scrutiny medicine is presently experiencing, both from Medicare and other sources will ultimately result in the transference of medicine into a totally business atmosphere which is increasingly depersonalized and will be humanly unsatisfying to both the patient and physician. Certainly, medicine will be less attractive as a field of study and experience and will be plagued with undesirables such as the rate of litigation.

I hope some of this information is meaningful to you as you evaluate the various health care issues in the state of Montana.

Sincerely,



Stephen F. Speckart, M.D.

SFS;ce

cc: Committee members

## Olympia

# Seniors prepare to lobby for cap on medicare fees

By Chris Williams

Washington's Fair Share (WFS) and the Puget Sound Council of Senior Citizens (PSCSC) are organizing to bring 1,000 people to lobby the state legislature with the demand, "cap medicare fees."

The citizen lobbyists will urge their legislators to pass Senate Bill 32, which would require doctors in this state to keep their fees within the medicare "stipulated reasonable charge." Doctors who charge over that fee would be in violation of the Washington State Consumer Protection Act and subject to fines.

"Medical costs continue to go up double digit even while normal inflation is going down. People are dying simply because they can't afford to go to the doctor," charges Max Rothman, regional vice president of the National Council of Senior Citizens and co-chair of the Affordable Health Care Campaign, set up by PSCSC and WFS.

"What we need is some kind of national health care," Rothman said, "but all kinds of obstacles are brought up when this is raised," including the charge that it would cost too much. "We need cost containment, starting with the doctors. The way medicare is set up it practically encourages doctors to raise rates," he said.

Medicare periodically carries out studies to determine the average fees of particular areas. This determines the "reasonable rate." Medicare pays 80 percent of that rate and the patient must make up the difference.

This leads "doctors to think the patient won't mind if he raises rates because Medicare or other insurance will pay" the bulk of the fee, Rothman said. As a result, seniors now pay a larger percentage of their income for medical expenses than they did in 1965 when Medicare was first enacted.

"Why pick on the doctors?" Rothman asked. "Because they are beneficiaries of huge sums of

government money and they should live up to the rules."

Carloads and busses of seniors, disabled persons, and their allies will come from all corners of the state, from Yakima to Vancouver. They will arrive prepared to confront a powerful lobby from the American Medical Association. They will arrive fresh from the struggle to place the issue before the state's lawmakers.

The bill was put before the legislators by 219,716 citizens who signed initiative petitions, circulated by the Affordable Health Care committee. The secretary of state office has disqualified only about 7.5 percent of the signatures because of illegible handwriting or non-registered voters, one of the lowest percentages in recent years. This brought the total number of valid signatures well over the required amount of 155,133. If the bill is not passed by the legislature as written, it will go before the people of Washington for a vote on the November 1987 ballot.

EXHIBIT

DATE 2/4/87

HB 415



# Legislative Alert

JANUARY 27, 1987

Montana Senior Citizens Association • PO Box 423 • Helena, Montana 59624 • (406) 443-5341

## MEDICARE ASSIGNMENT

MSCA has introduced legislation that will require health care providers to charge no more than Medicare's approved rates (this is known as "Medicare Assignment"). Sponsor Rep. Harry Fritz, Missoula, and co-sponsor Rep. Hal Harper, Helena, introduced the bill: H. B. 415 on Saturday, January 24. It's been referred to the House Committee of Business and Labor. The hearing date is:

February 4, 1987 (Wednesday)  
8 am  
Room 312-F  
State Capitol

A copy of the bill is enclosed.

## HOW TO HELP:

- 1) Write a "thank you" note to the sponsors (Rep. Fritz and Rep. Harper).
- 2) Write to your local Legislators asking for their support. (If you do not know their names, call your local library or the Helena office.)
- 3) Urge other seniors (and supporters) to write.
- 4) WRITE TO THE HOUSE BUSINESS COMMITTEE MEMBERS INDIVIDUALLY!!!!
- 5) COME TO HELENA ON FEBRUARY 4 TO ATTEND THE HEARING. Our numbers WILL make a difference.
- 6) Call us if you need more information.
- 7) Get as many signatures as possible on the enclosed petition, and mail it to the Committee as indicated. THIS IS IN ADDITION TO WRITING LETTERS!!

## SUGGESTIONS FOR YOUR LETTERS:

Your letters should be personal letters - form letters get ignored. Address them to:

Senator (or Representative) \_\_\_\_\_  
Capitol Station  
Helena, Montana 59620

In your letter, you should express your support for the bill, give your reasons for supporting it, and urge them to support it. If you've ever had any personal experience with high medical costs, let them know. Stress the amount you had to pay out of your own pocket, particularly any amount charged over and above Medicare's rates! Our legislators need to be made aware of just what sort of problems seniors have, and the reason for this bill. The members of the House Committee on Business and Labor, which will hear our bill, are:

Kitselman, Les (R, Billings) - Chairman	Hansen, Stella Jean (D, Missoula)
Thomas, Fred (R, Stevensville)- Vice-Chairman	Jones, Tom (R, Kalispell)

(continued on page 2)

Bachini, Bob (D, Havre)  
Brandewie, Ray (D, Helena)  
Brown, Jan (D, Helena)  
Cohen, Ben (D, Whitefish)  
Driscoll, Jerry (D, Billings)  
Glaser, William (R, Billings)  
Grinde, Larry (R, Lewistown)

McCormick, Lloyd (D, Great Falls)  
Nisbet, Gerald (D, Great Falls)  
Pavlovich, Bob (D, Butte)  
Simon, Bruce (R, Billings)  
Smith, Clyde (R, Kalispell)  
Swysgood, Charles (R, Dillon)  
Wallin, Norm (R, Bozeman)

Write to these Legislators, and to your local Legislators as well.

Physicians, and other groups, will undoubtedly oppose this bill strongly. Their arguments against it will probably include the following, which means you may hear them when you talk to your Legislators, or get a letter in response to your letter. We've given responses to these arguments - you might mention these in your letters.

- 1: The bill is unfair to health care providers because it takes a long time for them to be reimbursed by Medicare.

Response:

We realize this has been a serious problem. However, recently enacted Federal Legislation should remedy this problem by requiring reimbursement within 30 days.

---

- 2: This legislation will discourage health care providers from accepting Medicare patients.

Response:

Some providers may indeed refuse to accept Medicare patients. Some do now. However, health care providers do not want people to get the impression that they're greedy, particularly these days when public resentment against health care costs is growing rapidly. Medicare payments are the source of much of the income for many health care providers, and they won't be able to afford to give it up.

---

- 3: Medicare rates are too low to adequately compensate health care providers for their services.

Response:

If health care providers feel the rates are unfair, or too low, they should take action on their own to have them increased. Seniors are willing to help them, but it is unfair to seniors to ask them to bear the brunt of this by charging more than Medicare will pay.

---

- 4: The charges that will be disallowed under this bill will be passed on to non-Medicare patients, causing their costs to rise.

Response:

While this may happen in a few cases, we don't think it will be common. In any event, those costs have already been inflated to cover costs that seniors can't pay right now - most seniors cannot pay (and most supplemental insurance will not pay) charges over Medicare's approved rates, and their non-payment has already been added to everyone else's costs.

Start letter writing NOW, and encourage others to do the same. We need a strong show of support to get this bill through. If you'd rather call and leave a message for a Senator or Representative (they'll usually call you back), call 444-4800 in Helena. For an update on the status of Legislation (including ours), call 444-4853 if you're a Helena resident, or 1-800-237-5079 if you live elsewhere in the state.

Liquidation List. <sup>As the under signed</sup>  
 Suppt H B 415

David E. Sals, Ryegate, Mt	
M. J. Strandberg	" "
Wm. H. Knapp	Ryegate Mont.
Ed. J. Clement	Ryegate Mont.
Harry Van der Burgh	Ryegate Mont.
Dorcas Babbitt	Ryegate Mont.
Lucretia Clark	Ryegate Mont.
John Clark	" "
Franky Weber	" "
Josephine Enald	" "
Mary Morcom	" "
Robert Rime	" "
George C. Frost	" "
Mary Bracka	" "
Edyth Hale	" "
Anna Brown	" "
John H. Triske	" "
Dorcas Strandberg	" "
Sarah Coleman	" "
Florence Ott	" "
Joe Ott	" "
Agnes Clement	" "
Anna Caravan	" "
Ronald W. Triske	" "

PETITION OF SUPPORT

Petitions - 415  
HB 415

WE, the undersigned, urge you to support House Bill 415 in order to help control the spiralling costs of health care for older Montanans.

HB 415 is "An Act Providing That It Is A Violation Of The Montana Consumer Protection Act For A Health Care Provider To Charge Medicare Patients More Than Approved Medicare Rates For Treatment; And Requiring Posting Of This Law In The Place Of Business Of A Health Care Provider."

signature	address
1 Ernestine Hocking	325 S. Main St. #215 Livingston, Mont. 59043
X/2 Ruth Hock	325 S. Main St. #215 Livingston, Mont. 59043
X/3 Frances	325 S. Main St. #215 Livingston, Mont. 59043
X/4 Lloyd M. Hock	325 S. Main St. #215 Livingston, Mont. 59043
5 Lottie Smart	Livingston, Mont.
6 H. L. Smart	Livingston, Mont.
X/7 Hilma Patterson	Livingston
X/8 (2) F. L. Patterson	Livingston
9 (2) Linda Henry Stetson	107 W. 1st St. Livingston, Mont. 59043
X/10 Pearl Sparr	415 S. 6th Livingston, Mont. 59043
X/11 Leola Swinton	325 S. Main #215
12 Mrs. F. K. Schneck	
13 Helen Logan	Shawnee, Mont. 59045
14	325 S. Main Livingston Mont 59043

Send petitions to: House Of Representatives  
Committee on Business and Labor  
Capitol Station  
Helena, Montana 59620

# PETITION OF SUPPORT

WE, the undersigned, urge you to support House Bill 415 in order to help control the spiralling costs of health care for older Montanans.

HB 415 is "An Act Providing That It Is A Violation Of The Montana Consumer Protection Act For A Health Care Provider To Charge Medicare Patients More Than Approved Medicare Rates For Treatment; And Requiring Posting Of This Law In The Place Of Business Of A Health Care Provider."

signature	address
1 Charles Whitcomb	Lame Deer Mt. P.O. 64
2 Julia Whitcomb	Lame Deer Mt. P.O. 64
3 Thurea Eaton	Box 262 Lame Deer, mt 59043
4 Dale Brady	Box 11 Busby, Mont. 59019
5 Ruth Harris	Box 17 Lame Deer, Mont. 59043
6 James Blackburn	P.O. Box 408 Lame Deer, MT 59043
7 Sarah Blackburn	Lame Deer, Mont. Bx 508 5-9043
8 Frank & Rowland	Box 126, Shoulder Blade Center Lame Deer, MT 59043
9 Rose Killebrew	Shoulder Blade Center Box 126 Lame Deer, Mont.
10 Rose Killebrew	Box 126 Lame Deer, Mont. 59043
11 Cecilia Killebrew	Box 126 Lame Deer, mt 59043
12 Joseph Killebrew Sr.	Box 644 Lame Deer, mt 59043
13 Patricia Killebrew	Lame Deer, Mt. Box 486
14 Lame Deer	Box 155 Lame Deer, mt.

Send petitions to: House Of Representatives  
Committee on Business and Labor  
Capitol Station  
Helena, Montana 59620



# PETITION OF SUPPORT

WE, the undersigned, urge you to support House Bill 415 in order to help control the spiralling costs of health care for older Montanans.

HB 415 is "An Act Providing That It Is A Violation Of The Montana Consumer Protection Act For A Health Care Provider To Charge Medicare Patients More Than Approved Medicare Rates For Treatment; And Requiring Posting Of This Law In The Place Of Business Of A Health Care Provider."

signature	address
1. <u>Mr. George H. Hight</u>	Box 5 215 S ST
2. <u>Marion E. Smith</u>	Box 543
3. <u>Harold R. Wilson</u>	Manhattan, Mont. 59741
4. <u>Wendell P. P.</u>	4777 Madison Rd. Three Forks, Mont.
5. <u>C. Wendell Townsend</u>	Box 412 Manhattan, Mont.
6. <u>Violet E. Miller</u>	1469 Garden Road
7. <u>Mildred E. Hayes</u>	Manhattan Mont 59741
8. <u>Bess Reinhardt</u>	Box 401
9. <u>Eunice Carr</u>	77 Manhattan Mont. 59741
10. <u>Evelyn L. Larson</u>	2000 Attanband Ave.
11. <u>Elsie Townsend</u>	Manhattan Mont. 59741
12. <u>Verna L. Larson</u>	414 N. Kalval
13. <u>Lena Andersen</u>	Manhattan Mont. 59741
14. <u>Betty P. Dick</u>	466 Garden Road
15. <u>Anna E. Stewart</u>	Manhattan Mont. 59741
16. <u>Pauline S. Portnell</u>	1469 Garden Road, Manhattan
17. <u>Elsie K. Taylor</u>	Manhattan, 59741
	205 No. 6th St. 134-291
	Manhattan Mont 59741
	Box 263 - Manhattan Mont
	Belgrade - Mont. 59714
	PO Box 112 (112 Valley St.)
	Manhattan, Mont. 59741
	"
	"
	Box 543 Manhattan Mont

# PETITION OF SUPPORT

WE, the undersigned, urge you to support House Bill 415 in order to help control the spiralling costs of health care for older Montanans.

HB 415 is "An Act Providing That It Is A Violation Of The Montana Consumer Protection Act For A Health Care Provider To Charge Medicare Patients More Than Approved Medicare Rates For Treatment; And Requiring Posting Of This Law In The Place Of Business Of A Health Care Provider."

signature	address
1. <i>Jol Gartner</i>	<i>Highway 10 Box 5189 Sidney, MT</i>
2. <i>Grace Wilkinson</i>	<i>J. B. TRAILER CT #29 Sidney, MT 59270</i>
3. <i>Walter Mox</i>	<i>213 2nd Ave SE Sidney, Mont 59270</i>
4. <i>Mike Elko</i>	<i>933 5th Avenue NW Sidney, Mont 59270</i>
5. <i>Carole O'Connell</i>	<i>923 S. Lincoln Apt 25 Sidney, MT</i>
6. <i>William Gartner</i>	<i>Highway 10 Box 5289 Sidney, Mont 59270</i>
7. <i>Evelyn D. Shaw</i>	<i>Star Rte Box 215 Tarn West, MT 59243</i>
8. <i>Anna Fickard</i>	<i>929 So. Lincoln Sidney, MT 59270</i>
9. <i>Phyllis Abbott</i>	<i>Rt 1 Box 3423 Sidney, MT 59270</i>
10. <i>Walter Mox</i>	<i>419-2nd Ave SE Sidney, MT 59270</i>
11. <i>John Wilkinson</i>	<i>707-9th St SE Sidney, MT 59270</i>
12. <i>Lloyd Butka</i>	<i>Rt 1 Box 3456 - Sidney, Mont</i>
13. <i>Kate Butka</i>	<i>Rt 10 Box 3456 Sidney, MT</i>
14. <i>Margaret Sawyer</i>	<i>933 - 8 Lincoln Apt 3 Sidney, MT 59270</i>

Send petitions to: House Of Representatives  
Committee on Business and Labor  
Capitol Station  
Helena, Montana 59620

Frank Jones - 124 - 1st St. S. Sidney  
Anna Schaper 134 - 1st St. S. Sidney  
Anna Schaper 134 - 1st St. S. Sidney  
Mabel Johnson - Crestwood Inn, Sidney  
Lester Melton B4827 Sidney MT.  
Margaret Blair. 210 - 3rd St S.W. Sidney Mont.

Clarence Porous 846-68.E. Sidney, Mt. 59270  
Ernie Cotter 706-9 Ave. S.E. Sidney, Mt. 59270

Mary Zadow 110-4th Ave. S.W. Sidney, Mt. 59270  
Edna Slagel 118-11 Ave. S. W. Sidney, Mt. 59270

George Schaper 720-2nd St E. Sidney, Montana 59270  
Evelyn Lee 710-3rd E. Sidney Montana 59270  
Betty Schmo 805-6th Ave. S. W. Sidney, Montana 59270  
Myrtle Fisher Rickland Homes Sidney, Mt. 59270  
Allen Darnall North of Sidney

Audrey Andrew - Rickland Homes, Sidney, Mt. 59270

Dan Damsdon - West of Fairview, Mt. 59270

Norm Lamb Crestwood Inn Sidney, Mt. 59270

Christine Meyer 715-3rd E. Sidney MT 59270

Joe Meyer 715-3rd E. Sidney, Mt. 59270

Helen H. Watkins 218-2nd Ave. S.W., Sidney, MT 59270

# PETITION OF SUPPORT

WE, the undersigned, urge you to support House Bill 415 in order to help control the spiralling costs of health care for older Montanans.

HB 415 is "An Act Providing That It Is A Violation Of The Montana Consumer Protection Act For A Health Care Provider To Charge Medicare Patients More Than Approved Medicare Rates For Treatment; And Requiring Posting Of This Law In The Place Of Business Of A Health Care Provider."

signature	address
1 Harold Scheie	Terry Mt
2 Clayton Holly	Box 354 Terry Mt 59349
3 Bert Lee	Box 524 Terry, Mt 59349
4 Evelyn Lee	Terry Mt - 59349 Terry Mt 59349
5 Martin Wolf	Terry Mont 59349
6 Ed Moore	Terry Mont
7 Ernest Moore	Terry Mont
8 Paul Watkins	Terry Mont
9 Ruth Lussenden	Terry Mont
10 Ruby Lussenden	Terry Mont.
11 Ann Netzer	Terry Mont
12 Ernest Netzer	11 11
13 Vera Penn	Terry Mont
14 Paul J. Kerner	Terry Mont

Send petitions to: House Of Representatives  
Committee on Business and Labor  
Capitol Station  
Helena, Montana 59620

- 15 Rachel Peterson
- 16 Fred J Kaul
- 17 Pauline Brown
- 18 Clarence Reno
- 19 Irene Reno
- 20 R. D. Volkman
- 21 Martha Neuffer
- 22 Edith Tusler
- 23 Lester A. Tusler
- 24 Myrtle Stebbins
- 25 Grace Raehl
- 26 Frances Maddox
- 27 Estelle Maddox
- 28 Maria Schunder
- 29 Elizabeth Gaddis
- 30 Amelia Smith
- 31 Rose Tusler
- 32 Emma and Lida
- 33
- 34

Terry 7721

Terry mt.  
Terry Mount.

" H

Terry, mount  
Terry, mount.  
Terry Mount.  
Terry Mount

" " 1.32 x 4.55  
" " Box 459

PETITION OF SUPPORT

WE, the undersigned, urge you to support House Bill 415 in order to help control the spiralling costs of health care for older Montanans.

HB 415 is "An Act Providing That It Is A Violation Of The Montana Consumer Protection Act For A Health Care Provider To Charge Medicare Patients More Than Approved Medicare Rates For Treatment; And Requiring Posting Of This Law In The Place Of Business Of A Health Care Provider."

signature	address
1	Box 211 Helena, MT 59646
2	P.O. Box 211 Helena - MT - 59646
3	Box 252 Helena, MT 59646
4	Laurel, MT 59046
5	
6	
7	
8	
9	
10	
11	
12	
13	
14	

Send petitions to: House Of Representatives  
Committee on Business and Labor  
Capitol Station  
Helena, Montana 59620

PETITION OF SUPPORT

WE, the undersigned, urge you to support House Bill 415 in order to help control the spiralling costs of health care for older Montanans.

HB 415 is "An Act Providing That It Is A Violation Of The Montana Consumer Protection Act For A Health Care Provider To Charge Medicare Patients More Than Approved Medicare Rates For Treatment; And Requiring Posting Of This Law In The Place Of Business Of A Health Care Provider."

signature	address	
	SE	1
Ada Kodak	404 7th Ave	2
	Hamilton Mont	
X Sean Jones	420 1/2 E 8th	3
	Hamilton Mt	
X Jeff Dylis	604 S 2nd	4
	Hamilton	
X Gladys Nichol	153 Broadway Lane	5
	Hamilton	
Margie Raudsep	109 Daly Ave	6
Peggy Brooks	215 S 3rd	7
Marjorie Hightower	600 S 2nd	8
Lena Roberts	103 N. Cooper, Ln.	9
	Butte	
X Krista D. Villier	Butte Mont 59875	10
Beth M. Alvar	102 Taylor Hamilton Mont 59850	11
Helena Thompson	315 Hudson Hamilton Mont 59840	12
		13
		14

Send petitions to: House Of Representatives  
 Committee on Business and Labor  
 Capitol Station  
 Helena, Montana 59620

PETITION OF SUPPORT

WE, the undersigned, urge you to support House Bill 415 in order to help control the spiralling costs of health care for older Montanans.

HB 415 is "An Act Providing That It Is A Violation Of The Montana Consumer Protection Act For A Health Care Provider To Charge Medicare Patients More Than Approved Medicare Rates For Treatment; And Requiring Posting Of This Law In The Place Of Business Of A Health Care Provider."

signature	address	
X <i>Norman L. Lusk</i>	<i>25 N. 1st St.</i>	1
<i>John J. Wood</i>	<i>200 J. St.</i>	2
X <i>Ernie Barber</i>	<i>1107 N. 1st St.</i>	3
<i>Caroline Langley</i>	<i>211 Harmon Hamilton Mont 59840</i>	4
X <i>Robert C. Lusk</i>	<i>306 Geneva Hamilton MT</i>	5
X <i>Richard N. Graves</i>	<i>P.O. Box 1507 (306 Geneva Ave) Hamilton, Mt. 59840</i>	6
<i>Leona Luster</i>	<i>414 Old Crossed Rd Hamilton, Mont. 59840</i>	7
		8
		9
		10
		11
		12
		13
		14

Send petitions to: House Of Representatives  
Committee on Business and Labor  
Capitol Station  
Helena, Montana 59620



PETITION OF SUPPORT

WE, the undersigned, urge you to support House Bill 415 in order to help control the spiralling costs of health care for older Montanans.

HB 415 is "An Act Providing That It Is A Violation Of The Montana Consumer Protection Act For A Health Care Provider To Charge Medicare Patients More Than Approved Medicare Rates For Treatment; And Requiring Posting Of This Law In The Place Of Business Of A Health Care Provider."

signature	address	
X1		1
X2		2
		3
X1	914 River - Denton, MT 59875	4
		5
		6
		7
		8
		9
X		10
X		11
		12
Ralph R. Allen	107 Taylor - Hamilton - MT 59840	13
		14

Send petitions to: House Of Representatives.  
Committee on Business and Labor  
Capitol Station  
Helena, Montana 59620

# PETITION OF SUPPORT

WE, the undersigned, urge you to support House Bill 415 in order to help control the spiralling costs of health care for older Montanans.

HB 415 is "An Act Providing That It Is A Violation Of The Montana Consumer Protection Act For A Health Care Provider To Charge Medicare Patients More Than Approved Medicare Rates For Treatment; And Requiring Posting Of This Law In The Place Of Business Of A Health Care Provider."

signature	address
1 Robert T. Stoenne	1102 S 2nd St Hamilton, MT
2 Edward H. Stoenne	1001 S. 2nd Hamilton, MT 59840
3 Edward H. Stoenne	945 1/2 Commercial Rd (Circle's Rd. 59840)
4 Lawrence R. Stoenne	205 S. 2nd Hamilton, MT 59840
5 Lawrence R. Stoenne	205 S. 2nd Hamilton, MT 59840
6 Lawrence R. Stoenne	205 S. 2nd Hamilton, MT 59840
7 Lawrence R. Stoenne	205 S. 2nd Hamilton, MT 59840
8 Lawrence R. Stoenne	205 S. 2nd Hamilton, MT 59840
9 Lawrence R. Stoenne	205 S. 2nd Hamilton, MT 59840
10 Lawrence R. Stoenne	205 S. 2nd Hamilton, MT 59840
11 Lawrence R. Stoenne	205 S. 2nd Hamilton, MT 59840
12 Ray Stoenne	1004 S. 2nd Hamilton, MT 59840
13 Lawrence R. Stoenne	205 S. 2nd Hamilton, MT 59840
14 Lawrence R. Stoenne	1166 Billings Rd 403 Billings Rd Hamilton, MT 59840

Send petitions to: House Of Representatives  
Committee on Business and Labor  
Capitol Station  
Helena, Montana 59620

PETITION OF SUPPORT

WE, the undersigned, urge you to support House Bill 415 in order to help control the spiralling costs of health care for older Montanans.

HB 415 is "An Act Providing That It Is A Violation Of The Montana Consumer Protection Act For A Health Care Provider To Charge Medicare Patients More Than Approved Medicare Rates For Treatment; And Requiring Posting Of This Law In The Place Of Business Of A Health Care Provider."  
59632

	signature	address
1x	<i>[Signature]</i>	<i>[Address]</i>
2x	<i>[Signature]</i>	<i>[Address]</i>
3x	<i>[Signature]</i>	<i>[Address]</i>
4x	<i>[Signature]</i>	<i>[Address]</i>
5x	<i>[Signature]</i>	<i>[Address]</i>
6x	<i>[Signature]</i>	<i>[Address]</i>
7x	<i>[Signature]</i>	<i>[Address]</i>
8x	<i>[Signature]</i>	<i>[Address]</i>
9x	<i>[Signature]</i>	<i>[Address]</i>
10x	<i>[Signature]</i>	<i>[Address]</i>
11x	<i>[Signature]</i>	<i>[Address]</i>
12x	<i>[Signature]</i>	<i>[Address]</i>
13x	<i>[Signature]</i>	<i>[Address]</i>
14x	<i>[Signature]</i>	<i>[Address]</i>

Send petitions to: House Of Representatives  
Committee on Business and Labor  
Capitol Station  
Helena, Montana 59620

Wasson, David - Box 614 Boulder, Mt. x  
Donahay, Col - Box 44 Boulder, Mt. x  
Alice, David - Box 484 - Boulder x  
Rich, George - Box 846 Boulder, Mt. x

PETITION OF SUPPORT

WE, the undersigned, urge you to support House Bill 415 in order to help control the spiralling costs of health care for older Montanans.

HB 415 is "An Act Providing That It Is A Violation Of The Montana Consumer Protection Act For A Health Care Provider To Charge Medicare Patients More Than Approved Medicare Rates For Treatment; And Requiring Posting Of This Law In The Place Of Business Of A Health Care Provider."

signature	address	
X Robert F. Smith	30 Ricketts Rd. Hamilton, Mont. 59840	1
X J. Frederick Bell	10111 Creek Road SW Hamilton, MT 59840	2
X Catherine B. Bell	10111 Creek Rd. Hamilton, MT 59840	3
X Betty M. Smith	30 Ricketts Rd. Hamilton, Mt. 59840	4
X		5
Frank Brattin	524 S. 1st Helena, MT	6
Dale M. Brattin	" " "	7
		8
		9
		10
		11
		12
		13
		14

Send petitions to: House Of Representatives  
Committee on Business and Labor  
Capitol Station  
Helena, Montana 59620

# Petition of Support

Signature

Address

X Ruth Ostrant

Jack C White

1235 Swan

180 Hett Dr.

Bigfork

Rev. Rd Bigfork

X Ralph Housz

147 Harbor Hotel Bigfork Mt.

X Lila Anne Sage. Bx 593, Bigfork, Mt

X Sam A. Sage

Bx 593

Bigfork, Mt

Almaide A. Fystrum

156 Hett Dr

Bigfork, Mt

Peter Siderius

712 North

Harbor

X J. P. Fyell

East Lake Shore Bigfork

Betty Field

East Lake Shore

Bigfork,

Alfred C. Arundson

1100 Hett Drive.

Bigfork, Mt.

Nazel Vest

West Apt

Bigfork

PETITION OF SUPPORT

WE, the undersigned, urge you to support House Bill 415 in order to help control the spiralling costs of health care for older Montanans.

HB 415 is "An Act Providing That It Is A Violation Of The Montana Consumer Protection Act For A Health Care Provider To Charge Medicare Patients More Than Approved Medicare Rates For Treatment; And Requiring Posting Of This Law In The Place Of Business Of A Health Care Provider."

signature	address
<i>Paula Brando</i>	<i>195 Valley Dr. Bigfork Mt. 59911</i>
<i>Constance Suerker</i>	<i>459 Lee Rd. Bigfork. Mont. 59911</i>
<i>Noreen Bjork</i>	<i>1305-14th Dr Bigfork Mt. 59911</i>
<i>Fred Bjork</i>	<i>1305-14th Dr Bigfork Mt. 59911</i>
<i>Julius Bartlett</i>	<i>1250-14th Dr. Bigfork Mt. 59911</i>
<i>James H. Cochrane</i>	<i>3158 Swan Ave Bigfork Mt 59911</i>
<i>Dorothy Arnickson</i>	<i>1100 West DR Bigfork. Mont 59911</i>
<i>Loy B. Olson</i>	<i>1150 So. Grand Ave. Bigfork Mt. 59911</i>
<i>Mabel Olson</i>	<i>1150 So. Grand Ave. Bigfork Mt. 59911</i>
<i>Harry Buchanan</i>	<i>175 Shannon Dr Bigfork Mt. 59911</i>
<i>Opal A. Buchanan</i>	<i>" "</i>
<i>Velma L Bennett</i>	<i>112 Appleby Waters, Bigfork</i>
<i>Lea Bennett</i>	<i>" "</i>
<i>Bea Harges</i>	<i>203 #6 Bigfork Mt. 59911</i>

Send petitions to: House Of Representatives  
Committee on Business and Labor  
Capitol Station  
Helena, Montana 59620

# PETITION OF SUPPORT

WE, the undersigned, urge you to support House Bill 415 in order to help control the spiralling costs of health care for older Montanans.

HB 415 is "An Act Providing That It Is A Violation Of The Montana Consumer Protection Act For A Health Care Provider To Charge Medicare Patients More Than Approved Medicare Rates For Treatment; And Requiring Posting Of This Law In The Place Of Business Of A Health Care Provider."

signature	address	
E. [unclear]	Helena, Mont.	1
[unclear]	Helena, Mont.	2
[unclear]	Helena, Mont.	3
[unclear]	Helena, Montana	4
C. K. Rob	Helena, Mont.	5
Roger A. Mack	Helena, Mont. 59054	6
[unclear]	Helena, Mont. 59054	7
[unclear]	Helena, Mont. 59054	8
[unclear]	Helena, Mont. 59054	9
[unclear]	Bozeman, Mont. 59715	10
[unclear]	Helena, Mont. 59054	11
[unclear]	Helena, Mont. 59054	12
[unclear]	Helena, Mont.	13
		14

Send petitions to: House Of Representatives  
Committee on Business and Labor  
Capitol Station  
Helena, Montana 59620

Thank you all for your efforts.



Name	Address
x Josephine Cherry	Box 486 - Harlan, mt.
x Catherine Wilson	Box 712 " "
x Paul Murphy	Box 371 " "
x Pearl Elliott	Box 76 " "
x Ida Abbott	Box 270 " "

# PETITION OF SUPPORT

WE, the undersigned, urge you to support House Bill 415 in order to help control the spiralling costs of health care for older Montanans.

HB 415 is "An Act Providing That It Is A Violation Of The Montana Consumer Protection Act For A Health Care Provider To Charge Medicare Patients More Than Approved Medicare Rates For Treatment; And Requiring Posting Of This Law In The Place Of Business Of A Health Care Provider."

signature	address
1 X <i>Edith Green</i>	<i>Harlem Mt</i>
	<i>P.O. Box 281 59526</i>
2 X <i>Julia Sadler</i>	<i>Box 326</i>
	<i>Harlem Mt 59526</i>
3 X <i>Glenn Sadler</i>	<i>P.O. Box</i>
	<i>Harlem Mt, 59526</i>
4 X <i>Margaret Sadler</i>	<i>Box 335 Harlem 59526</i>
5 X <i>John Sadler</i>	<i>Box 1054</i>
	<i>Harlem Mont</i>
6 X <i>Louise Clark</i>	<i>Box 1268</i>
	<i>Harlem Mont.</i>
7 X <i>Selma Corner</i>	<i>Box 843</i>
	<i>Harlem Mont</i>
8 X <i>Elaine Ramsey</i>	<i>Box 65</i>
	<i>Harlem Mt.</i>
9 X <i>Alvin Naylor</i>	<i>Harlem 12615</i>
10 X <i>Arvid Naylor</i>	<i>Harlem 12615</i>
11 X <i>Jane Green</i>	<i>Harlem Box 218</i>
12 X <i>Mike Litzinger</i>	<i>Harlem 712526 Box 343</i>
13 X <i>Alvin Naylor</i>	<i>Harlem 12615</i>
14 X <i>Gene Sadler</i>	<i>Harlem 12615</i>

Send petitions to: House Of Representatives  
Committee on Business and Labor  
Capitol Station  
Helena, Montana 59620

59526

# PETITION OF SUPPORT

WE, the undersigned, urge you to support House Bill 415 in order to help control the spiralling costs of health care for older Montanans.

HB 415 is "An Act Providing That It Is A Violation Of The Montana Consumer Protection Act For A Health Care Provider To Charge Medicare Patients More Than Approved Medicare Rates For Treatment; And Requiring Posting Of This Law In The Place Of Business Of A Health Care Provider."

signature	address
1 Coleman Franklin	607 Shields St. Lewistown Mont 59457
2 Lovelia Roberts	964 W. Water Lewistown Mont 59457
X 3 Raymond R Beattie	302 W. Broadway Spokane, Wt.
X 4 Roberta Thraach	Lewistown Mont
X 5 Frank Kerasich	444 E. Edge, MT Lewistown Mont.
X 6 Lucile M. Butler	Lewistown Mt.
X 7 Russell Johnson	Lewistown, MT.
X 8 Grace Brown Kane	Lewistown, MT.
X 9 Gordon Fowler	RB Lewistown Mont
X 10 Hazel ...	11 Lewistown Mont.
X 11 Max Hertel	Maore mt. 59460
X 12 Alma Hertel	Maore, Mont. 59464
X 13 Rula Paulson	311 W. Geneva Bx 411 Lewistown mt 59457
X 14 Cecil Paulson	216 - 7th So. Lewistown Mont. 59457

Send petitions to: House Of Representatives  
Committee on Business and Labor  
Capitol Station  
Helena, Montana 59620

OVER PLEASE

Hub L. Bill

9500 James Leinster Mont.

Malyn Greenlata Purpice - 1/2 by Oakhurst

Dora Hitz 319-3rd and apt 2 Leinster

Dora & Josephine 514 W. Brassie Leinster, Mt.

Melba M. Keener

Brusell Mt.

Larathy Zisman

Leinster, Mt.

Ron Dierstaff

Richard & Patricia

Frank Frank

Edna & Frank

Genevieve N. Bristol

Nina Brown

Michael A. Leinster

Harley Coon

E. J. Sheppard

Raymond Sheppard

Margaret E. Green

Margaret S. Kozloski

Lillian Meekins

Edna Goodpastor

Sarah J. Ross

Catherine J. Lemley

Samuel V. Leinster

Boy Mont 59471

524 Brassie Leinster

524 Brassie Leinster

603 W Brassie

603 W Brassie

603 W Brassie

603 W Brassie

Leinster

Airport Rd - Leinster

The Meadows

The Meadows

The Meadows

The Meadows

The Meadows

The Meadows

619 Leinster

PETITION OF SUPPORT

WE, the undersigned, urge you to support House Bill 415 in order to help control the spiralling costs of health care for older Montanans.

HB 415 is "An Act Providing That It Is A Violation Of The Montana Consumer Protection Act For A Health Care Provider To Charge Medicare Patients More Than Approved Medicare Rates For Treatment; And Requiring Posting Of This Law In The Place Of Business Of A Health Care Provider."

signature

address

1	<i>Joseph L. Kane</i>	<i>205-1st St E. (PO Box 607)</i> <i>Whitehall, MT 59759</i>
2	<i>Waymond P. Kane</i>	<i>2104 Roberts Ave.</i> <i>Butte, MT 59701</i>
3	<i>James Padman</i>	<i>2104 Roberts Ave</i> <i>Butte MT 59701</i>
4	<i>Waymond P. Kane</i>	<i>Whitehall MT 59759</i> <i>101 E 1st</i>
5	<i>Waymond P. Kane</i>	<i>205-1st E.</i> <i>Whitehall MT 59759</i>
6		
7		
8		
9		
10		
11		
12		
13		
14		

Send petitions to: House Of Representatives  
Committee on Business and Labor  
Capitol Station  
Helena, Montana 59620

# PETITION OF SUPPORT

WE, the undersigned, urge you to support House Bill 415 in order to help control the spiralling costs of health care for older Montanans.

HB 415 is "An Act Providing That It Is A Violation Of The Montana Consumer Protection Act For A Health Care Provider To Charge Medicare Patients More Than Approved Medicare Rates For Treatment; And Requiring Posting Of This Law In The Place Of Business Of A Health Care Provider."

signature	address
1 <i>Raymond E. Leachin</i>	<i>Box 50</i> <i>Anaconda, Montana 59711</i>
2 <i>Ferraine Plackin</i>	<i>Box 50</i> <i>Anaconda, Montana 59711</i>
3 <i>Tom Hervey</i>	<i>Box 51</i> <i>Opportunity, Mont. 59711</i>
4 <i>Jim ...</i>	<i>17-5 South Leslie</i> <i>Opportunity, Mont. 59711</i>
5 <i>Lally Harvey</i>	<i>Box 1-8 No. Leslie</i> <i>Opportunity, Mont. 59711</i>
6 <i>Gary Harvey</i>	<i>Box 51</i> <i>8 N Leslie Opportunity</i> <i>17-5 South Leslie</i>
7 <i>Wesley ...</i>	<i>Opportunity MT</i>
8 <i>Liane Pepper</i>	<i>2409 Humphreys Rd</i> <i>Anaconda, MT 59711</i> <i>417 Birch St.</i>
9 <i>Mr. Max F. Russell</i>	<i>Anaconda MT 59711</i>
10 <i>Don + <del>St</del> Standish</i>	<i>P.O. Box 1452 1409 Sunnyside</i> <i>Avalon MT. 59711</i>
11 <i>Nancy Standish</i>	<i>P.O. Box 1452 1409 Sunnyside</i> <i>Avalon MT 59711</i>
12 <i>Mrs. Mrs. ...</i>	<i>Box 464 ...</i>
13 <i>Harold ...</i>	<i>112 ... St ...</i>
14 <i>William J. ...</i>	<i>514 W. Park ...</i>

Send petitions to: House Of Representatives  
Committee on Business and Labor  
Capitol Station  
Helena, Montana 59620

# PETITION OF SUPPORT

WE, the undersigned, urge you to support House Bill 415 in order to help control the spiralling costs of health care for older Montanans.

HB 415 is "An Act Providing That It Is A Violation Of The Montana Consumer Protection Act For A Health Care Provider To Charge Medicare Patients More Than Approved Medicare Rates For Treatment; And Requiring Posting Of This Law In The Place Of Business Of A Health Care Provider."

signature	address
1 <i>[Signature]</i>	506 - 1st Ave. Helena, MT 59601
2 <i>Pearl Smith</i>	506 - 1st Ave. Helena 59601
3 <i>[Signature]</i>	506 - 1st Ave. Helena #317
4 <i>[Signature]</i>	506 - 1st Ave. Helena MT 59601
5 <i>[Signature]</i>	506 - 1st Ave. Helena MT 59601
6 <i>Lucille L. Bainbridge</i>	506 - 1st Ave. Helena MT #301
7 <i>[Signature]</i>	506 - 1st Ave. Helena MT
8 <i>[Signature]</i>	506 - 1st Ave. Helena MT
9 <i>Julia D. Anderson</i>	506 - 1st Ave. apt 211 Kalispell MT
10 <i>Olive Kelley</i>	506 - 1st Ave. Helena MT
11 <i>Thelma</i>	506 - 1st Ave. Helena MT
12 <i>Anna M. Johnson</i>	P.O. Box 2375 Kalispell, MT
13 <i>Earlyn Young</i>	506 - 1st Ave. Helena MT
14 <i>[Signature]</i>	506 - 1st Ave. Helena MT

Send petitions to: House Of Representatives  
Committee on Business and Labor  
Capitol Station  
Helena, Montana 59620

*Joan Eckelberry*  
-Kalispell

*Lorothy Burleigh - Kalispell*  
*Ellen Anderson - Kalispell*

PETITION OF SUPPORT

WE, the undersigned, urge you to support House Bill 415 in order to help control the spiralling costs of health care for older Montanans.

HB 415 is "An Act Providing That It Is A Violation Of The Montana Consumer Protection Act For A Health Care Provider To Charge Medicare Patients More Than Approved Medicare Rates For Treatment; And Requiring Posting Of This Law In The Place Of Business Of A Health Care Provider."

signature	address
1 Mary E. Broadhurst	Quiet Day Manor Cascade, Mont. 59421
2 Esther R. Nobel	Quiet Day Manor Cascade, Mont. 59421
3 Helen J. Anderson	Quiet Day Manor Cascade, Montana
4 Vera Cristman	Quiet Day Manor Cascade, Montana 59421
5 Dorothy A. Eller	Quiet Day Manor Cascade, Montana 59421
6 Hazel Pauli	Quiet Day Manor Cascade, Mt. 59421
7 Betty C. Hansen	Quiet Day Manor Cascade, Mt. 59421
8 George Cristman	Quiet Day Manor Cascade, Mont - 59421
9 Betty Larter	Quiet Day Manor Cascade, Mt. 59421
10 Irene O'Neill	Quiet Day Manor Cascade, Mont 59421
11 Nora Cooper	Quiet Day Manor #4 Cascade, Montana 59421
12 Emma Johnston	Box 163 Cascade, Mont 59421
13 Laurie Cummings	Box 157 Cascade Mt. 59421
14 Mary Linn	Cascade, Montana

Send petitions to: House Of Representatives  
Committee on Business and Labor  
Capitol Station  
Helena, Montana 59620



PETITION OF SUPPORT

WE, the undersigned, urge you to support House Bill 415 in order to help control the spiralling costs of health care for older Montanans.

HB 415 is "An Act Providing That It Is A Violation Of The Montana Consumer Protection Act For A Health Care Provider To Charge Medicare Patients More Than Approved Medicare Rates For Treatment; And Requiring Posting Of This Law In The Place Of Business Of A Health Care Provider."

signature	address
1 <i>Alice [unclear]</i>	<i>715 [unclear]</i>
2 <i>Helene M. Oakley</i>	<i>434 Terrace Ave (Jenny) Billings, Mont. 59101</i>
3 <i>Veronica Brownlee</i>	<i>2010 [unclear] 59101</i>
4	
5 <i>Harold [unclear]</i>	<i>Columbia, Mont. 59011</i>
6 <i>Warren Toyood</i>	<i>Columbia Mont</i>
7 <i>Freda Kuhnberg</i>	<i>1616 Mainline St Billings</i>
8 <i>Walter A. Blackink</i>	<i>902 Lockman Billings Mont</i>
9 <i>Pearl Ferguson</i>	<i>3053 So Billings Blvd</i>
10 <i>Beverly [unclear]</i>	<i>1314 [unclear] Billings Mont</i>
11	
12 <i>Charlotte Vornine</i>	<i>505 [unclear] Billings</i>
13 <i>John F. [unclear]</i>	<i>1005 1/2 N. [unclear] Billings</i>
14	

Send petitions to: House Of Representatives  
Committee on Business and Labor  
Capitol Station  
Helena, Montana 59620

PETITION OF SUPPORT

WE, the undersigned, urge you to support House Bill 415 in order to help control the spiralling costs of health care for older Montanans.

HB 415 is "An Act Providing That It Is A Violation Of The Montana Consumer Protection Act For A Health Care Provider To Charge Medicare Patients More Than Approved Medicare Rates For Treatment; And Requiring Posting Of This Law In The Place Of Business Of A Health Care Provider."

signature	address
1 Jack Davis	P.O. Box 1173 B. H. 2. 95, M.T. 59103
2 Peter Frank	B.C. Box 246 Park City, Mont.
3 Anna M. Bank	615 W. 1st St. Helena, M.T. 59044
4 Marlene Linn	Park City, Mont. Rt.
5 Marie Siskin	Park City, Mont.
6 Jack Smith	Park City, Mont.
7 Bonnie M. Hall	R.R. 1, Box 168 Silverton, Mont. 59082
8 Blackie Lundy	631 Miles Ave Billings, Mont. 59102
9 Mel Anderson Dana, Mont.	903 Miles Billings, Mont.
10 Joyce Green	916 W. 3rd St. Helena, M.T.
11 E. J. Hill	1st St. N. E. Helena, M.T.
12 F. J. Hill	930 W. 2nd St. #13 Helena, M.T.
13 B. J. Hill	Helena, M.T.
14	

Send petitions to: House Of Representatives  
Committee on Business and Labor  
Capitol Station  
Helena, Montana 59620

PETITION OF SUPPORT

WE, the undersigned, urge you to support House Bill 415 in order to help control the spiralling costs of health care for older Montanans.

HB 415 is "An Act Providing That It Is A Violation Of The Montana Consumer Protection Act For A Health Care Provider To Charge Medicare Patients More Than Approved Medicare Rates For Treatment; And Requiring Posting Of This Law In The Place Of Business Of A Health Care Provider."

signature	address
1 Margaret Vanberg	2502 Hwy 10E Rt 3 Billings, MT 59105
2 Carl Titch	
3	
4 Irene Nichols	607 Main Ave Billings MT 59102
5 Gleda Patterson	
6 Eleanor Jensen	
7 Alice P. Phipps	2006 - 10th Ave S Billings MT 59101
8 Eugene P. Phipps	1316 Smith Billings MT 59102
9 Helen Phipps	619 Broadwater Bldg 914 Cook Ave Bldg
10 Fred Russell	
11 Betty Rysviken	1957 - 10 Ave NE Billings, MT
12 Roberta Rell	
13 Myrtle A. Elliott	641 W. C. Billings Mt.
14 Eugene H. Elliott	641 W. C. Billings Mt 59102

Send petitions to: House Of Representatives  
Committee on Business and Labor  
Capitol Station  
Helena, Montana 59620

PETITION OF SUPPORT

WE, the undersigned, urge you to support House Bill 415 in order to help control the spiralling costs of health care for older Montanans.

HB 415 is "An Act Providing That It Is A Violation Of The Montana Consumer Protection Act For A Health Care Provider To Charge Medicare Patients More Than Approved Medicare Rates For Treatment; And Requiring Posting Of This Law In The Place Of Business Of A Health Care Provider."

signature	address
1 <i>Vida C. Braswell</i>	<i>707 N. Main apt 103 Laurel, Mont. 59044</i>
2 <i>Marie Hanson</i>	<i>301 S. 1st St. Helena, Mont. 59601</i>
3 <i>Betty Martin</i>	<i>605 N. 25th St.</i>
4 <i>Bete Haworth</i>	
5 <i>Ann Haworth</i>	
6 <i>Killadeen Hall</i>	<i>1000 Josephine Dr. Billings, Mont. 59105</i>
7 <i>Mabel H. Civile</i>	<i>5025 Indian Ridge Billings, MT 59101</i>
8 <i>Aaran Kempf</i>	<i>511 N 4th St #27 Billings, Montana</i>
9 <i>1 - 11 - 11 - 11</i>	<i>46 Big Sky Dr. Big Sky, Mont. 59716</i>
10 <i>Mary L. Burkness</i>	<i>46 Big Sky Dr. Big Sky, Mont. 59716</i>
11 <i>1 - 11 - 11 - 11</i>	<i>1011 1st St. Helena, Mont. 59601</i>
12 <i>1 - 11 - 11 - 11</i>	<i>Antonia J. Schmitt 1311 1st St. Helena, Mont. 59601</i>
13 <i>Vic L. Smith</i>	<i>1511 1st St. Helena, Mont. 59601</i>
14 <i>1 - 11 - 11 - 11</i>	

Send petitions to: House Of Representatives  
Committee on Business and Labor  
Capitol Station  
Helena, Montana 59620

# PETITION OF SUPPORT

WE, the undersigned, urge you to support House Bill 415 in order to help control the spiralling costs of health care for older Montanans.

HB 415 is "An Act Providing That It Is A Violation Of The Montana Consumer Protection Act For A Health Care Provider To Charge Medicare Patients More Than Approved Medicare Rates For Treatment; And Requiring Posting Of This Law In The Place Of Business Of A Health Care Provider."

signature	address
1 <i>Annemarie Barclay</i>	712 8 <sup>th</sup> all Laurel MT 59044
2 <i>Ernest S. Kraw</i>	712 8 <sup>th</sup> E #9 Billings
3 <i>Fred H. Harkin</i>	420 N 33 <sup>rd</sup> Blk
4 <i>Harold F. Hoff</i>	1139 Grenatan ave Billings MT 59102
5 <i>Bernice Cole</i>	933 Birch Blvd.
6 <i>Frank Lovridge</i>	322 Beverly Hill Billings Mt. 59101
7 <i>A. J. Bicknell</i>	Billings Mt. 59101
8 <i>Wanda R. Bicknell</i>	Billings Mt. 59101
9 <i>Louise Vinton</i>	Billings Mt. 59101
10 <i>Martha Hie</i>	P.O. Box 1520 59105 Billings, MT 59103
11 <i>Rose Bender</i>	416 So. 37 <sup>th</sup> St. Billings MT 59101
12 <i>Therese Tracy</i>	416 So. 37 <sup>th</sup> St. Billings MT 59101
13 <i>Ila Luebahn</i>	2007 S. Blk, Blk. Lot 41 Billings, Mont 59101
14	

Send petitions to: House Of Representatives  
Committee on Business and Labor  
Capitol Station  
Helena, Montana 59620

PETITION OF SUPPORT

WE, the undersigned, urge you to support House Bill 415 in order to help control the spiralling costs of health care for older Montanans.

HB 415 is "An Act Providing That It Is A Violation Of The Montana Consumer Protection Act For A Health Care Provider To Charge Medicare Patients More Than Approved Medicare Rates For Treatment; And Requiring Posting Of This Law In The Place Of Business Of A Health Care Provider."

signature	address
1 E. J. Deane	343 G. Street, Billings, Mont. 59105
2 Thomas A. Deane	343 G. Street, Billings, Mont. 59105
3 Charles Deane	1754 Lake Elm Dr. Billings, MT 59105
4	
5 Kenneth E. Deane	1125 Courtney Lane Billings, MT 59105
6 Elmer H. Deane	115 2nd St. #211 Billings, MT 59105
7	
8	
9	
10	
11	
12	
13	
14	

Send petitions to: House Of Representatives  
Committee on Business and Labor  
Capitol Station  
Helena, Montana 59620

WE, the undersigned, urge you to support House Bill 415 in order to help control the spiralling costs of health care for older Montanans.

HB 415 is "An Act Providing That It Is A Violation Of The Montana Consumer Protection Act For A Health Care Provider To Charge Medicare Patients More Than Approved Medicare Rates For Treatment; And Requiring Posting Of This Law In The Place Of Business Of A Health Care Provider."

signature	address
1 Ruben A. Roche	3455 OLD HARDIN RD. Box 54, Billings, MONT.
2 Clifford R. Taylor	1728 Howard Ave. Billings Mt 59102
3 Evelyn Simpson	1228 Howard Billings, Mt 59102
4 Isabel H. Markes	833 Ave D. apt 205, Billings
5 Jim Bricker	119 B 2nd St 511220, X 27
6 Aaron E. Kempf	Billings
7 Mary E Lee	715 S. 23rd St apt 310 Billings - Mont - 59101
8 Timex D. Morton Cass	711 Avenue E Billings, Mont. 59102
9 Marie Hill	3437 Blue Creek Rd. Billings, Mont 59102
10 Lucille R. Bittick	605 Custer Ave Billings Mt 59101
11 Lucille Sanford	2217 Custer Ave Billings Billings Mt 59102
12 Adolph L. Lohardt	2217 Custer Ave 59102 Billings, Mont
13 Harold Skarke	6 Redwood Pl. Cor Vg Billings Mt. 59102
14 R. L. Lucette	Laurel, mt - 59044

Send petitions to: House Of Representatives  
Committee on Business and Labor  
Capitol Station  
Helena, Montana 59620

PETITION OF SUPPORT

WE, the undersigned, urge you to support House Bill 415 in order to help control the spiralling costs of health care for older Montanans.

HB 415 is "An Act Providing That It Is A Violation Of The Montana Consumer Protection Act For A Health Care Provider To Charge Medicare Patients More Than Approved Medicare Rates For Treatment; And Requiring Posting Of This Law In The Place Of Business Of A Health Care Provider."

signature	address
1 <i>Theresa...</i>	<i>7...</i>
2 <i>Helena Baker</i>	<i>7...</i>
3 <i>Thelma Taylor</i>	<i>217 No. 19 Apt. 110</i>
4 <i>[Signature]</i>	<i>Billings mt. 59101</i>
5 <i>[Signature]</i>	<i>251 2nd. Ave</i>
6 <i>[Signature]</i>	<i>Billings</i>
7 <i>[Signature]</i>	<i>Billings</i>
8 <i>[Signature]</i>	<i>Billings</i>
9 <i>[Signature]</i>	<i>Billings</i>
10 <i>Clara Baker</i>	<i>Sage Jones Billings</i>
11 <i>[Signature]</i>	<i>Billings</i>
12 <i>[Signature]</i>	<i>Billings</i>
13 <i>[Signature]</i>	<i>Billings</i>
14 <i>[Signature]</i>	<i>Billings</i>

Send petitions to: House Of Representatives  
Committee on Business and Labor  
Capitol Station  
Helena, Montana 59620



PETITION OF SUPPORT

WE, the undersigned, urge you to support House Bill 415 in order to help control the spiralling costs of health care for older Montanans.

HB 415 is "An Act Providing That It Is A Violation Of The Montana Consumer Protection Act For A Health Care Provider To Charge Medicare Patients More Than Approved Medicare Rates For Treatment; And Requiring Posting Of This Law In The Place Of Business Of A Health Care Provider."

signature	address
1 <i>George L. Lennan</i>	715 S 25 <sup>th</sup> St. 59101 Billings, Mont. 59101
2 <i>Betty Breano</i>	2913 - 1 <sup>st</sup> Ave. So. Billings, MT 59101
3 <i>Mary L. Schell</i>	4432 Niagara Ave. Billings, Mont. 59101
4 <i>Philip Schell</i>	4432 Niagara Ave. Billings, Mont. 59101
5 <i>Julie Ritz</i>	3005 - Orchard Ln Billings, Mt. 59101
6 <i>Willie Rob Evans</i>	4121 Hwy 87 So. Roundup 59072
7 <i>Charlotte Jacobson</i>	Box 24 Columbus Mt. 59019
8 <i>Harri Jacobson</i>	Box 24 Columbus Mt. 59019
9 <i>Elyse Freese</i>	605 University Hl. Blvd. City Billings
10 <i>Wilfred Freese</i>	605 University Hl. Blvd. City Billings
11 <i>Robert F. Harpster</i>	906 Archer Billings Mt 59105
12 <i>Harold Ketterling</i>	Box 54 Bakken Mt 59000
13 <i>Walter L. Jones</i>	Warden Mt 59088
14 <i>Indahel Graves</i>	Warden Mt 59088

Send petitions to: House Of Representatives  
Committee on Business and Labor  
Capitol Station  
Helena, Montana 59620

# PETITION OF SUPPORT

WE, the undersigned, urge you to support House Bill 415 in order to help control the spiralling costs of health care for older Montanans.

HB 415 is "An Act Providing That It Is A Violation Of The Montana Consumer Protection Act For A Health Care Provider To Charge Medicare Patients More Than Approved Medicare Rates For Treatment; And Requiring Posting Of This Law In The Place Of Business Of A Health Care Provider."

signature

address

1	August Grindner	309 So 33 St 2nd
2	Ethel Bush	15 South River St 2nd
3	Barbara B. Hattie	4527 Penn Ave Bldg
4	Estrid Fredlund	2007 Blg Blvd 1469
5	Laura L. Kew	114 Irving Bldg, MT, 5910
6	Constance	Bellingham, MT 59105
7	Guarita Montoya	714 So 31st
8	Dolly Bradburn	715 So. 31st St 311
9	Barney Breshers	Bellingham, MT 59101
10	Lylea Benham	605 So 33 St City 23099
11		
12	Donna B. Munk	Kidman Bldg 3rd 59101
13	Tom Elbert	318 So 31st St
14		Bellingham, Mont 59101
		Helena, Montana

Send petitions to: House Of Representatives  
Committee on Business and Labor  
Capitol Station  
Helena, Montana 59620

PETITION OF SUPPORT

WE, the undersigned, urge you to support House Bill 415 in order to help control the spiralling costs of health care for older Montanans.

HB 415 is "An Act Providing That It Is A Violation Of The Montana Consumer Protection Act For A Health Care Provider To Charge Medicare Patients More Than Approved Medicare Rates For Treatment; And Requiring Posting Of This Law In The Place Of Business Of A Health Care Provider."

signature	address
1 Ruth C. Berkebaum	2224 Hwy. 87 - E. # 185 Billings, MT 59101
2 Thomas Charles	920 So. 30th Billings, MT 59101
3 Pamela Valerio	715 So. 22nd St. Billings, MT 59101
4 Joe Wilbur	32 Adams Billings, MT 59101
5 Caroline K. Lee	4521 Phillip Billings, Mont 59101
6 Edwin L. Hill	4521 Phillip St Billings, Mont 59101
7 Esther Duvarak	4514 Morgan Ave Billings, Mont 59101
8 Fred G. Hill	
9 Anne C. Hill	1631 G. Billings, Mont 59101
10 Freda L. Hill	1503 - 1st Ave. S. Billings, Mont 59101
11 Charles D. Thompson	1503 - 1st Ave. S. Billings, Mont 59101
12 Muel Kae Taylor	1920 Yellowstone Billings, MT 59102
13 Allan M. Hill	1920 Yellowstone Billings, MT 59102
14 Bill DeBill	1920 Yellowstone Billings, MT 59102

Send petitions to: House Of Representatives  
Committee on Business and Labor  
Capitol Station  
Helena, Montana 59620

# PETITION OF SUPPORT

WE, the undersigned, urge you to support House Bill 415 in order to help control the spiralling costs of health care for older Montanans.

HB 415 is "An Act Providing That It Is A Violation Of The Montana Consumer Protection Act For A Health Care Provider To Charge Medicare Patients More Than Approved Medicare Rates For Treatment; And Requiring Posting Of This Law In The Place Of Business Of A Health Care Provider."

signature	address
1 Ernest P. ...	1124 ... Helena
2 Gordon ...	Billings ... 59101
3 ...	1012 ...
4 ...	Billings Mont 59101
5 ...	34 ... 59101
6 ...	2016 ... 59101
7 ...	110 ... 59101
8 ...	2717 ... 59101
9 ...	Billings ... 59101
10 ...	1055 LINCOLN AVE BILLINGS, MT. 59105
11 ...	397 ... 59105
12 ...	145 ... 59101
13 ...	Billings, MT
14 ...	7 ... 59101

Send petitions to: House Of Representatives  
Committee on Business and Labor  
Capitol Station  
Helena, Montana 59620

PETITION OF SUPPORT

WE, the undersigned, urge you to support House Bill 415 in order to help control the spiralling costs of health care for older Montanans.

HB 415 is "An Act Providing That It Is A Violation Of The Montana Consumer Protection Act For A Health Care Provider To Charge Medicare Patients More Than Approved Medicare Rates For Treatment; And Requiring Posting Of This Law In The Place Of Business Of A Health Care Provider."

signature	address
1 <i>[Signature]</i>	<i>[Address]</i>
2 <i>Carl Parsha</i>	<i>Bureau Mont 59102</i> <i>129-Remond Rd - 59101</i>
3 <i>Don Petri</i>	<i>3912 8th Ave. SE</i> <i>Billings MT 59102</i>
4 <i>RA Bowleson</i>	<i>#4 Cedar</i> <i>Billings MT 59101</i>
5 <i>Ross Crow</i>	<i>103 1st Ave. SE</i> <i>Billings MT 59102</i>
6 <i>[Signature]</i>	<i>825 1st St SE</i> <i>Billings MT 59102</i>
7 <i>Drene T. [Signature]</i>	<i>Donnersee rd 1530 Industrial Ave. #51</i>
8 <i>Stella [Signature]</i>	<i>Leuth 1st Freeway Loop 17th #107</i> <i>1019 Key City, WY</i>
9 <i>Rachel Leunknecht</i>	<i>Billings Mont 59105</i>
10 <i>[Signature]</i>	<i>[Address]</i>
11 <i>[Signature]</i>	<i>10 1st Ave SE</i> <i>Billings MT 59102</i>
12 <i>Wendy Handley</i>	<i>Handley [Address]</i> <i>4111 Ryan Building MT 59101</i>
13 <i>Will Zimmerman</i>	<i>718 50th St</i> <i>Billings MT 59101</i>
14 <i>[Signature]</i>	<i>[Address]</i>

Send petitions to: House Of Representatives  
Committee on Business and Labor  
Capitol Station  
Helena, Montana 59620

# PETITION OF SUPPORT

WE, the undersigned, urge you to support House Bill 415 in order to help control the spiralling costs of health care for older Montanans.

HB 415 is "An Act Providing That It Is A Violation Of The Montana Consumer Protection Act For A Health Care Provider To Charge Medicare Patients More Than Approved Medicare Rates For Treatment; And Requiring Posting Of This Law In The Place Of Business Of A Health Care Provider."

signature	address
1 <i>Angela Carter</i>	<i>2024-2nd St. N. Helena, MT 59604</i>
2 <i>Stella West</i>	<i>1905-7th Ave. N. Helena</i>
3 <i>Hazel Radcliffe</i>	<i>1211 1/2 2nd St. N. Helena</i>
4 <i>Carma Wilson</i>	<i>614-8th St. N.</i>
5 <i>Al Stiles</i>	<i>600 13th Ave. South apt 213</i>
6 <i>Mildred Stiles</i>	<i>600 13th Ave. S. apt 213</i>
7 <i>Joseph Trukey</i>	<i>257 1st St. N. Helena</i>
8 <i>Donald E. Hargis</i>	<i>1512 2nd St. N. Helena</i>
9 <i>Crowd S. Carsted</i>	<i>904 - 27th Ave. N. Helena</i>
10 <i>Lester L. Reese</i>	<i>504 22nd St. N. Helena</i>
11 <i>Nileen White</i>	<i>1315-7th St. S. Helena</i>
12 <i>Agnes Barnes</i>	<i>1st St. Helena</i>
13 <i>Charles Males</i>	<i>600 17th St. S. Helena</i>
14 <i>Remond M. Lazrak</i>	<i>521-4th Ave. S. Helena</i>

Send petitions to: House Of Representatives  
Committee on Business and Labor  
Capitol Station  
Helena, Montana 59620

93 signed

PETITION OF SUPPORT

WE, the undersigned, urge you to support House Bill 415 in order to help control the spiralling costs of health care for older Montanans.

HB 415 is "An Act Providing That It Is A Violation Of The Montana Consumer Protection Act For A Health Care Provider To Charge Medicare Patients More Than Approved Medicare Rates For Treatment; And Requiring Posting Of This Law In The Place Of Business Of A Health Care Provider."

signature	address
Ruth E. Peters	521-9 <sup>th</sup> SW. - Great Falls, MT 621-9 <sup>th</sup> Ave SW Great Falls MT 59401
Luella J. Hyilm	1315- 4 <sup>th</sup> Ave N. Great Falls, mt.
Lillian Conrad	3116-2 <sup>nd</sup> Ave S
J. P. [unclear]	3802 Cohen Hill Road
Mary E + David D. Brown	3802 Baker Flats Road Great Falls, Mont. 59401
Art McElhuff	2705-7 <sup>th</sup> Ave North Great Falls Mont 59401
Mary M. [unclear]	2612-12 <sup>th</sup> St
Mario [unclear]	2612 12 <sup>th</sup> Ave S Great Falls, Mont
Virginia Norling	Great Falls, Mont 1121-6 <sup>th</sup> Ave S
William A. Ruckman	Gr. Falls mt 2801 4 <sup>th</sup> Ave S
Morrene Eddards	Great Falls MT 59405 2012-6 <sup>th</sup> St NW
Emogene Matteracci	Gr Falls mt 59404
Eugene A. Johnson	800-2 <sup>nd</sup> Ave. N #108
Pearl L. Laornis	703 4 <sup>th</sup> Ave NW Great Falls Mont

Send petitions to: House Of Representatives  
Committee on Business and Labor  
Capitol Station  
Helena, Montana 59620

*[Signature]*  
signature

PETITION OF SUPPORT

WE, the undersigned, urge you to support House Bill 415 in order to help control the spiralling costs of health care for older Montanans.

HB 415 is "An Act Providing That It Is A Violation Of The Montana Consumer Protection Act For A Health Care Provider To Charge Medicare Patients More Than Approved Medicare Rates For Treatment; And Requiring Posting Of This Law In The Place Of Business Of A Health Care Provider."

signature	address
1 Anna E McKie	4233 Clark Ln Great Falls, MT 59405
2 Mary Hall	726-4th Ave South Great Falls, MT 59405
3 Mary Alperst	714-5th Ave. So. Great Falls, Mont. 59405
4 James Pearson	110 - 10th St. So. Great Falls, mt 59401
5 Eva Anderson	1715 - Central Ave 59401
6 Teresa McCrea	1915 - 4th Ave. No. Gt Falls, Mt. 59401
7 Florence Fisk	514 - 9th Street South Great Falls, Montana 59405
8 Dominick & La Rosa	P O BOX 962 Great Falls Montana 59403
9 Ann Hildebrand	300 - 9th St. N Great Falls, MT
10 Joseph Crawford	925 - 3rd St Gt Falls, MT
11 David Bristelli	613 G. N. Gt. Falls
12 Mary Cook	908 - 1st Ave. S. 2nd Gt. Falls
13 Al Cook	708 - 1st Ave. S. 2nd Gt. Falls, Mont.
14 Billy H. Riden	1721 - 6th Ave No Great Falls

Send petitions to: House Of Representatives  
Committee on Business and Labor  
Capitol Station  
Helena, Montana 59620



WE, the undersigned, urge  
control the spiralling costs of

the Bill 415 in order to help con-  
serve Montanans.

HB 415 is "An Act Providing That It  
Protection Act For A Health Care Provider To Charge Medicare Patients More Than  
Approved Medicare Rates For Treatment; And Requiring Posting Of This Law In The  
Place Of Business Of A Health Care Provider."

signature	address
1. <i>Harold A. Hill</i>	<i>905 2nd Ave So Great Falls Ph - 453-1077</i>
2. <i>Leo Wagner</i>	<i>807 54th St So #4 Great Falls Mt. 59405</i>
3. <i>Bus Borgstrom</i>	<i>Great Falls Mont.</i>
4. <i>Laddie Lewis</i>	<i>1721 - 9 Ave So Great Falls</i>
5. <i>Edna Lewis</i>	<i>" " " "</i>
6. <i>Sam Hoover</i>	<i>3635 3rd Ave 91 Great Falls Mt</i>
7. <i>Benjamin Foushee</i>	<i>2716 - 8 Ave No. Gr. Falls, Mt.</i>
8. <i>Bill Hingebach</i>	<i>23 - 11th St. S Gr. Falls</i>
9. <i>Edward C. Buller</i>	<i>1110 - 2nd Ave So #4 Great Falls</i>
10. <i>Elsa Chester</i>	<i>411 - 5th Ave So Great Falls</i>
11. <i>Mildred Marcotte</i>	<i>1412 - 11th Ave So Great Falls</i>
12. <i>Emmanuel Marcotte</i>	<i>1412 - 11th Ave So Great Falls</i>
13. <i>Margaret Pail</i>	<i>1620 - 17th Ave So. Great Falls, Montana 59405</i>
14. <i>Philip C. Anderson</i>	<i>1416 - 5th Ave 14th Great Falls, Mont 59404</i>

Send petitions to: House Of Representatives  
Committee on Business and Labor  
Capitol Station  
Helena, Montana 59620

*Crez*

Name

Address

Robert L. Mayo

1117 - 2<sup>ND</sup> AVE. SO.

Great Falls

911 2<sup>ND</sup> Ave N.W.

Great Falls

Joe Bass

Alice Trice

R.O. Box 448, Great Falls

Harold A. Olson

Box 2854 Great Falls 59403

Margaret Wiebers

4014 Auburn Rd Great Falls

Elizabeth Dohmeyer

701 - 4 ave. S.W. Great Falls

Evelyn Ingels

701 - 4 ave. S.W. Great Falls

Mabel Frickburn

2021 - 7<sup>th</sup> Ave. NW

Great Falls, Mont. 59401

James H. Yeager

711 - 7<sup>th</sup> St NW

Great Falls Mont 59401

Mrs. M. Pommeroy

#2 3440 11<sup>th</sup> Ave. So.Great Falls 11<sup>th</sup> St.

Bernette King

301 Ninick Ave. So.

Great Falls, MT 59405

Mabel L. Howard

800 - 15<sup>th</sup> St. So.

Great Falls, Montana 59405

Richard A. Trujillo

209 PARK DRIVE APT. #2

G.T. FALLS - MONTANA

14

15

16

17

# PETITION OF SUPPORT

WE, the undersigned, urge you to support House Bill 415 in order to help control the spiralling costs of health care for older Montanans.

HB 415 is "An Act Providing That It Is A Violation Of The Montana Consumer Protection Act For A Health Care Provider To Charge Medicare Patients More Than Approved Medicare Rates For Treatment; And Requiring Posting Of This Law In The Place Of Business Of A Health Care Provider."

signature	address
1 <i>Richard J. Cooper</i>	209 - 10th St. S. Great Falls, Mt. 59405
2 <i>Robert A. Vasas</i>	922 6th Ave. S. Great Falls, Mt. 59405
3 <i>Paul L. Comer</i>	173 Sun Loop Lane Great Falls, MT. 59408
4 <i>Dorothy A. Comer</i>	173 Sun Loop Lane Great Falls, MT. 59401
5 <i>Harold Felder</i>	1209 - 7th Ave. N.W. Great Falls, Mt. 59404
6 <i>Richard R. Cotton</i>	1415 - 16th Ave. SW Great Falls, Mt.
7 <i>Jan Larson</i>	3215 6th Ave. N Great Falls, Mt.
8 <i>John G. Baker</i>	2010 Brown Ln Great Falls
9 <i>Edna Baker</i>	2010 Brown Ln #24 Great Falls, Mt. 59401
10 <i>Sean Smiley</i>	Eden Rte. Box 47 Great Falls, MT. 59405
11 <i>Sam Lee</i>	1701 - 30th St. S. apt. A11 Great Falls, Mt. 59405
12 <i>Elaine Latham</i>	612 1st Ave. S.W. Great Falls, Mt. 59401
13	
14	

Send petitions to: House Of Representatives  
Committee on Business and Labor  
Capitol Station  
Helena, Montana 59620

PETITION OF SUPPORT

WE, the undersigned, urge you to support House Bill 415 in order to help control the spiralling costs of health care for older Montanans.

HB 415 is "An Act Providing That It Is A Violation Of The Montana Consumer Protection Act For A Health Care Provider To Charge Medicare Patients More Than Approved Medicare Rates For Treatment; And Requiring Posting Of This Law In The Place Of Business Of A Health Care Provider."

	signature	address
1	<i>Eric S. Lamm</i>	<i>205 N. Main St. Helena, MT 59601</i>
2	<i>Don H. Lamm</i>	<i>273 Ph. 596-51</i>
3	<i>John F. Lamm</i>	<i>Box 359 Brookton, MT 59712</i>
4	<i>James M. Lamm</i>	<i>Helena, MT 59601 410 E. Broadway</i>
5		
6		
7		
8		
9		
10		
11		
12		
13		
14		

Send petitions to: House Of Representatives  
Committee on Business and Labor  
Capitol Station  
Helena, Montana 59620

# PETITION OF SUPPORT

WE, the undersigned, urge you to support House Bill 415 in order to help control the spiralling costs of health care for older Montanans.

HB 415 is "An Act Providing That It Is A Violation Of The Montana Consumer Protection Act For A Health Care Provider To Charge Medicare Patients More Than Approved Medicare Rates For Treatment; And Requiring Posting Of This Law In The Place Of Business Of A Health Care Provider."

signature	address
1 Anna Rehmer	Plentywood MT 59254 161- Laurel Dr
2 Marie B. Larson	Plentywood MT 59254 501 Lincoln E.
3 Marie Jacobson	Plentywood MT Pearl Manor Apt H
4 Ella Sundsted	Plentywood MT Pearl Manor
5 Lorne Jensen	Plentywood MT 1/2 Pearl Manor
6 Lorne Jensen	Plentywood MT - 59254 Pearl Manor
7 Carl Henderson	Plentywood MT 59254
8 Ralph E. Lee	Plentywood MT 59254 17 Howard St. 317 Grand St.
9 Esther C. Bjornsen	Plentywood MT 59254
10 Mrs. Marie Swanson	Box 332 Plentywood, MT 59254
11	
12	
13	
14	

Send petitions to: House Of Representatives  
Committee on Business and Labor  
Capitol Station  
Helena, Montana 59620

PETITION OF SUPPORT

WE, the undersigned, urge you to support House Bill 415 in order to help control the spiralling costs of health care for older Montanans.

HB 415 is "An Act Providing That It Is A Violation Of The Montana Consumer Protection Act For A Health Care Provider To Charge Medicare Patients More Than Approved Medicare Rates For Treatment; And Requiring Posting Of This Law In The Place Of Business Of A Health Care Provider."

signature

address

1	<i>Edna J. Jansen</i>	<i>Plentywood MT</i>
2	<i>Lorraine Lane</i>	<i>Plentywood, Mont. Plentywood, Mont. 59254</i>
3	<i>Ray Williams</i>	<i>Plentywood, Mont.</i>
4	<i>Evelyn Larson</i>	<i>Plentywood Mont</i>
5	<i>R. M. J. J.</i>	<i>Plentywood, Mont.</i>
6	<i>Edna J. Jansen</i>	<i>Plentywood Mont.</i>
7	<i>Caroline Nielsen</i>	<i>Plentywood Mont.</i>
8	<i>Ragnhild Erickson</i>	<i>Plentywood, Mt.</i>
9	<i>Arne J. J.</i>	<i>Plentywood, Mt.</i>
10	<i>Martha Lee</i>	<i>Plentywood, Mt.</i>
11	<i>Cal W. Peterson</i>	<i>Plentywood</i>
12	<i>Heater E. Johnson</i>	
13	<i>Edna J. Jansen</i>	<i>Plentywood Mt.</i>
14	<i>Wendy J. J.</i>	<i>Plentywood, Mont.</i>

Send petitions to: House Of Representatives  
Committee on Business and Labor  
Capitol Station  
Helena, Montana 59620

# PETITION OF SUPPORT

WE, the undersigned, urge you to support House Bill 415 in order to help control the spiralling costs of health care for older Montanans.

HB 415 is "An Act Providing That It Is A Violation Of The Montana Consumer Protection Act For A Health Care Provider To Charge Medicare Patients More Than Approved Medicare Rates For Treatment; And Requiring Posting Of This Law In The Place Of Business Of A Health Care Provider."

signature

address

1	<i>Elmer F. Clark</i>	<i>301 Hoyt</i>	1
		<i>Plentywood Mont.</i>	
2	<i>Ernest Wagner</i>	<i>P.O. Box 171</i>	2
		<i>Catlin Montana - 59252</i>	
3	<i>Louise Kiree</i>	<i>201 West 4th Street</i>	3
		<i>Montpelier Mont 59254</i>	
4	<i>Largin G. Gumpert</i>	<i>Plentywood Box 193</i>	4
		<i>Mont.</i>	
5	<i>Thode Jensen</i>	<i>415 E. Boundary Ave</i>	5
		<i>Plentywood Mt 59254</i>	
6	<i>Gilbert E. Christenson</i>	<i>P.O. Box 302</i>	6
		<i>Plentywood mt 59254</i>	
7	<i>Alice C. Rasmussen</i>	<i>410 E. Boundary</i>	7
		<i>Plentywood, Mt 59254</i>	
8			8
9			9
10			10
11			11
12			12
13			13
14			14

Send petitions to: House Of Representatives  
Committee on Business and Labor  
Capitol Station  
Helena, Montana 59620

# PETITION OF SUPPORT

WE, the undersigned, urge you to support House Bill 415 in order to help control the spiralling costs of health care for older Montanans.

HB 415 is "An Act Providing That It Is A Violation Of The Montana Consumer Protection Act For A Health Care Provider To Charge Medicare Patients More Than Approved Medicare Rates For Treatment; And Requiring Posting Of This Law In The Place Of Business Of A Health Care Provider."

signature	address
1 Genivva Brandon	317 Le. 26 <sup>th</sup> St. Livingston, Mont. 59047
2 Jesse M. Lillon	106 So. 4 <sup>th</sup> St. Livingston, Montana 59047
3 Tom Skellman	Livingston 59047
4 Janette R. Butsch	326 So. 13 <sup>th</sup> Livingston Mt 59047
5 Emma Chamberlain	815 W. Denver Livingston Mt
6 James Lerner	519 S. 12 <sup>th</sup> Livingston Mont.
7 Cleo Komer	519 S 12 <sup>th</sup> " "
8 Marion A. Melin	107 So 2nd Livingston Mt 59047
9 Joy Sletten Taylor	RT 85 - Box 4182 Livingston Mt 59047
10 Dorothy Garner	Box 454 Livingston Mont.
11 Everett Hunter	106 N. E. St. Livingston Mt. 59047
12 Ruth Harrison	
13 Nancy Tappan	325 So Main apt 109
14 Nancy Collins	318 N. 5 <sup>th</sup> Liv.

Send petitions to: House Of Representatives  
Committee on Business and Labor  
Capitol Station  
Helena, Montana 59620

15 Ethelyn Nelson

525 N. K. Liv. Mt.



# PETITION OF SUPPORT

WE, the undersigned, urge you to support House Bill 415 in order to help control the spiralling costs of health care for older Montanans.

HB 415 is "An Act Providing That It Is A Violation Of The Montana Consumer Protection Act For A Health Care Provider To Charge Medicare Patients More Than Approved Medicare Rates For Treatment; And Requiring Posting Of This Law In The Place Of Business Of A Health Care Provider."

signature	address
1. Fern J. Logan	Box 25 Livingston, Mont. 59018
2. James E. Logan	Box 210 Livingston, Mont. 59018
3. Marie Hicks	265 1/2 N. D. Livingston, Mt. 59047
4. Margaret E. Hunt	112 N. D. Livingston, Mont.
5. Sylvia Anderson	P.O. Box 783 Livingston, Mont. 59017
6. Attie Mathis	Livingston, Mont. 325 So. Main
7. Wendell Francis	Livingston, Mt. 59047 Box 71
8. Norma Hargis	Livingston, Mont. 59047 S. S. Baker St. #17
9. Margaret Hoxstead	Box 264 Livingston, Mt. 59047
10. Janice O. Hoxstead	Box 264 Livingston, Mt. 59047 225 South 1st Street
11. J. L. Copenhagen	Livingston, Montana, 59047
12. Michael Steben	P.O. Box 1155, 325 No. 2nd St. Livingston, Montana, 59047
13. Marie Bramham	211 W. Chickadee Livingston, Mt.
14. Orrin R. Koly	314 W. 3rd

Send petitions to: House Of Representatives  
Committee on Business and Labor  
Capitol Station  
Helena, Montana 59620

# PETITION OF SUPPORT

WE, the undersigned, urge you to support House Bill 415 in order to help control the spiralling costs of health care for older Montanans.

HB 415 is "An Act Providing That It Is A Violation Of The Montana Consumer Protection Act For A Health Care Provider To Charge Medicare Patients More Than Approved Medicare Rates For Treatment; And Requiring Posting Of This Law In The Place Of Business Of A Health Care Provider."

signature	address
1 <i>[Signature]</i>	<i>[Address]</i>
2 <i>Walter L. Stockman</i>	<i>327 N 3rd St Livingston MT 59047</i>
3 <i>[Signature]</i>	<i>415 1st St Livingston MT 59047</i>
4 <i>[Signature]</i>	<i>[Address]</i>
5 <i>Dean R. Carter</i>	<i>223 W Callender C3-3 Livingston, MT 59047</i>
6 <i>Mrs Russell Parker</i>	<i>317 So. F St. Livingston, MT 59047</i>
7 <i>Russell Parker</i>	<i>317 So. F St. Livingston MT 59047</i>
8 <i>[Signature]</i>	<i>Box 911 Livingston MT 59047</i>
9 <i>James M. Jones</i>	<i>Box 911 Livingston MT 59047</i>
10 <i>[Signature]</i>	<i>325 So 11th St Livingston MT 59047</i>
11 <i>[Signature]</i>	<i>1311 1st St Livingston MT 59047</i>
12 <i>Maria E. Deller</i>	<i>1621 Lincoln Ave. Livingston</i>
13 <i>[Signature]</i>	<i>532 1/2 S. 1st Livingston</i>
14 <i>[Signature]</i>	<i>Nancy F. [Signature]</i>

Send petitions to: House Of Representatives  
Committee on Business and Labor  
Capitol Station  
Helena, Montana 59620

# PETITION OF SUPPORT

WE, the undersigned, urge you to support House Bill 415 in order to help control the spiralling costs of health care for older Montanans.

HB 415 is "An Act Providing That It Is A Violation Of The Montana Consumer Protection Act For A Health Care Provider To Charge Medicare Patients More Than Approved Medicare Rates For Treatment; And Requiring Posting Of This Law In The Place Of Business Of A Health Care Provider."

signature	address
1. Melvin S. Hagedorn	Idaho Lottery Center P.O. Box 1014 Livingston Mont 59047
2. Edith L. Hagedorn	1375 E. Lane Bozeman
3. Ruth L. Hagedorn	205 21st Livingston
4. Edith L. Hagedorn	375 S. 3rd Livingston
5. Anna L. Hagedorn	105 S. 3rd Livingston
6. Martha L. Hagedorn	107 W. 1st Livingston
7. Verne Jacobs	203 E. Chandler Livingston, MT
8. L. Hagedorn	
9. L. Hagedorn	105 S. 3rd Livingston
10. L. Hagedorn	107 W. 1st Livingston
11. Mary L. Osterhout	107 No 1 Livingston
12. E. J. L. Hagedorn	107 W. 1st Livingston
13. L. Hagedorn	107 W. 1st Livingston
14. L. Hagedorn	107 W. 1st Livingston

Send petitions to: House Of Representatives  
Committee on Business and Labor  
Capitol Station  
Helena, Montana 59620

# PETITION OF SUPPORT

WE, the undersigned, urge you to support House Bill 415 in order to help control the spiralling costs of health care for older Montanans.

HB 415 is "An Act Providing That It Is A Violation Of The Montana Consumer Protection Act For A Health Care Provider To Charge Medicare Patients More Than Approved Medicare Rates For Treatment; And Requiring Posting Of This Law In The Place Of Business Of A Health Care Provider."

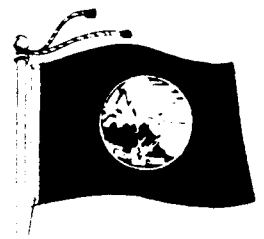
signature	address
1 <i>[Signature]</i>	<i>[Address]</i>
2 <i>Altha B. Carlson</i>	<i>Livingston, MT 59047</i>
3 <i>Heleen M. Shurden</i>	<i>314 W. 8th St. Livingston, Mont.</i>
4 <i>Margaret Reeb</i>	<i>Crake City, Montana 59020</i>
5 <i>Lennie McLee</i>	<i>431 So 8th St. Livingston, Mont 59047</i>
6 <i>[Signature]</i>	<i>1718 - Box 2222 Livingston, MT. 59047</i>
7 <i>[Signature]</i>	<i>1718 - Box 2222 Livingston, MT 59047</i>
8 <i>Ralph [Signature]</i>	<i>Livingston, MT 59047</i>
9 <i>[Signature]</i>	<i>[Address]</i>
10 <i>Cass Christensen</i>	<i>325 N. 7th Street, gate, Livingston, MT</i>
11 <i>[Signature]</i>	<i>Livingston, MT 59047</i>
12 <i>[Signature]</i>	<i>[Address]</i>
13 <i>[Signature]</i>	<i>Livingston, MT 59047</i>
14 <i>[Signature]</i>	<i>Livingston, MT 59047</i>

Send petitions to: House Of Representatives  
Committee on Business and Labor  
Capitol Station  
Helena, Montana 59620



# Senior Citizens Center of Park County

206 South Main  
Livingston, Montana 59047

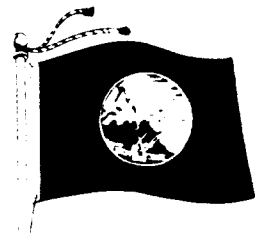


- Alice Schultz Box 3- Livingston
- Lorne Schultz Box 302 "
- Harold King 101 70 S-S motel
- Mamma Williams 101 1/2 S-S "
- Della Van Orden 524 East Lincoln
- Annie Bardsley 242 S. Livingston
- H L Campbell 101 1/2 S-S "
- Anne Fisher 101 1/2 S-S Livingston Mt.
- Phil Case 101 1/2 S-S Livingston Mt.
- Freda Erickson 316 N. Lincoln Livingston Mt.
- Lucene Tickerson 4150 Madison Livingston MT
- Harriet Keller 305 S. 6th St Livingston, Mt.
- Floyd Smith 101 N. 8th St Livingston, mt.
- Margaret Strain 1305 N. 3rd Livingston, MT
- Margaret Boyd 422-50 Main Livingston Mt.
- Robert S. Boyer 422-50 " "
- Ann Bradley 401 N. 3rd Livingston
- Harold Brown Box 150 Livingston
- Janice A. Swan 410 S. Livingston Livingston
- A.W. Drim 325 S. W. 1st 405
- Lucinda Stockman 327 N. 3rd Livingston
- Lebra L. Haglund 109 N. Lincoln Apt. 3-11 Livingston
- Don & Effie Chase P.O. Box A & Clyde Rich Mont.



# Senior Citizens Center of Park County

206 South Main  
Livingston, Montana 59047



105 Edgemoor apt. Livingston, Mont. 59047  
 Elmer R. Meyer 1405 Edgemoor apt. Livingston, Mont. 59047.  
 Ada M. Breen #501 3rd & main Livingston 59047  
 Mabel Jenson 1112 So. R. St. Livingston  
 Sylvia L. Melcher Post office box 793 Livingston MT  
 Jay Shepherd 481 S. 7th Livingston, MT 59047  
 Jack M. Meyer 425 So. Main 312 Livingston  
 W. J. Meyer 304 W. Carey Livingston MT  
 William West 335 So. 5th Livingston MT  
 Fred E. Young 1015 B St Liv.  
 Linn Egger 1817 W. 1st Livingston  
 Eugene J. Kroke 107 & 27th apt 331  
~~Robert J. Kroke 326 So. 1st Livingston MT~~  
 Robert J. Kroke 326 So. 1st Livingston MT  
 Karpel Family 226 So. 1st Livingston MT  
 Anna Kroke  
 Al Orel 403 W. Clark Livingston  
 Vera Horley 2nd main apt 407 Livingston  
 Lola Harper Box 23 cord west, mt. 59791  
 Vera Frederick Box 31 East Denton, Mt. 59442  
 Edna L. Lanning 216 West Clark Livingston MT 59047

# PETITION OF SUPPORT

WE, the undersigned, urge you to support House Bill 415 in order to help control the spiralling costs of health care for older Montanans.

HB 415 is "An Act Providing That It Is A Violation Of The Montana Consumer Protection Act For A Health Care Provider To Charge Medicare Patients More Than Approved Medicare Rates For Treatment; And Requiring Posting Of This Law In The Place Of Business Of A Health Care Provider."

signature	address
1 <i>Victoria M. Cull</i>	<i>107 S. 2nd Miles Bldg 222 Livingston Mont. 59047</i>
2 <i>Dee Tomlinson</i>	<i>107 S. 2nd Miles Bldg 206 Livingston Mont. 59047</i>
3 <i>Mary M. Bradward</i>	<i>107 S. 2nd Miles Bldg 224 Livingston Mont. 59047</i>
4 <i>William A. Reynolds</i>	<i>107 S. 12th miles Building 221 Livingston Montana 59047</i>
5 <i>John A. ...</i>	<i>107 S. 2nd Miles Bldg 217 Livingston Mont. 59047</i>
6 <i>Mary J. Noyes</i>	<i>107 S. 2nd Miles Bldg 216 Livingston Mont. 59047</i>
7 <i>Charles J. Adams</i>	<i>107 S. 2nd Miles Bldg 217 Livingston Mont. 59047</i>
8 <i>Constance ...</i>	<i>107 S. 2nd Miles Bldg 217 Livingston Mont. 59047</i>
9 <i>Verona Holmes</i>	<i>712 Eighth Ave Laurel Mont 59044</i>
10 <i>Eileen Cheng</i>	<i>6th Ave Laurel Mont 59044</i>
11 <i>Arleen Ligetta</i>	<i>333 2nd Ave Laurel Mont 59044</i>
12 <i>Mina Ducker</i>	<i>515 Washington Laurel Mont 59044</i>
13 <i>Tony Schreiber</i>	<i>107 S. 2nd Miles Bldg 216 Livingston Mont 59047</i>
14 <i>Germain Schreiber</i>	<i>Livingston Montana</i>

Send petitions to: House Of Representatives  
Committee on Business and Labor  
Capitol Station  
Helena, Montana 59620

# PETITION OF SUPPORT

WE, the undersigned, urge you to support House Bill 415 in order to help control the spiralling costs of health care for older Montanans.

HB 415 is "An Act Providing That It Is A Violation Of The Montana Consumer Protection Act For A Health Care Provider To Charge Medicare Patients More Than Approved Medicare Rates For Treatment; And Requiring Posting Of This Law In The Place Of Business Of A Health Care Provider."

signature	address
1 <i>Carol Peterson</i>	<i>Box 100</i> <i>Helena, MT 59601</i>
2 <i>Sigourney H. Peterson</i>	<i>Box 447</i> <i>Helena, MT 59601</i>
3 <i>Viola K. Peterson</i>	<i>Box 188</i> <i>Helena, MT 59601</i>
4 <i>Patricia</i> <i>Theresa M. Peterson</i>	<i>Box 527</i> <i>Helena, MT 59601</i>
5 <i>E. J. Peterson</i>	<i>Box 146</i> <i>Helena, MT 59601</i>
6 <i>Barbara Peterson</i>	<i>Helena, MT</i>
7 <i>Barbara Peterson</i>	<i>Helena, MT</i>
8 <i>Barbara Peterson</i>	<i>Box 244</i> <i>Helena, MT</i>
9 <i>Barbara Peterson</i>	<i>Box 216</i> <i>Helena, MT</i>
10 <i>Barbara Peterson</i>	
11 <i>Barbara Peterson</i>	<i>Box 216</i> <i>Helena, MT 59601</i>
12 <i>Barbara Peterson</i>	<i>Box 585</i> <i>Helena, MT 59601</i>
13 <i>Barbara Peterson</i>	<i>Box 248</i> <i>Helena, MT 59601</i>
14 <i>Barbara Peterson</i>	<i>Box 248</i> <i>Helena, MT 59601</i>

Send petitions to: House Of Representatives  
Committee on Business and Labor  
Capitol Station  
Helena, Montana 59620



# PETITION OF SUPPORT

WE, the undersigned, urge you to support House Bill 415 in order to help control the spiralling costs of health care for older Montanans.

HB 415 is "An Act Providing That It Is A Violation Of The Montana Consumer Protection Act For A Health Care Provider To Charge Medicare Patients More Than Approved Medicare Rates For Treatment; And Requiring Posting Of This Law In The Place Of Business Of A Health Care Provider."

signature	address
1 George J. ...	Box 417 ...
2 ...	Box 417 ...
3 ...	Box 417 ...
4 ...	Box 388 ...
5 ...	Box 388 ...
6 Helen Johnson	Box 388 ...
7 ...	Box 388 ...
8 ...	Box 388 ...
9 Ruth ...	Box 388 ...
10 ...	Box 388 ...
11 ...	Box 388 ...
12 Thea W. Stokum	Box 388 ...
13 ...	Box 388 ...
14	

Send petitions to: House Of Representatives  
Committee on Business and Labor  
Capitol Station  
Helena, Montana 59620

PETITION OF SUPPORT

WE, the undersigned, urge you to support House Bill 415 in order to help control the spiralling costs of health care for older Montanans.

HB 415 is "An Act Providing That It Is A Violation Of The Montana Consumer Protection Act For A Health Care Provider To Charge Medicare Patients More Than Approved Medicare Rates For Treatment; And Requiring Posting Of This Law In The Place Of Business Of A Health Care Provider."

signature	address
1 <i>Janet Lunn</i>	<i>P.O. Box 406</i>
	<i>Nashua Mont 59248</i>
2 <i>David Witz</i>	<i>Box 102</i>
	<i>Nashua Mont 59248</i>
3 <i>Flora Gordon</i>	<i>Box 232</i>
4 <i>Ellen Slavin</i>	<i>Box 145 Nashua Mont</i>
5 <i>Elmer Zantz</i>	<i>Box 24 Nashua MT</i>
6 <i>Olga Johnson</i>	<i>Box 24 Nashua Mt.</i>
7 <i>Margaret A. Greenon</i>	<i>P.O. Box 314 Nashua Mt.</i>
8 <i>Carol Bennett</i>	<i>P.O. Box 582 Nashua Mt. 59248</i>
9 <i>Lora LeSoria</i>	<i>Box 138 Nashua mt 59248</i>
10 <i>Hedys Nybakken</i>	<i>Box 225 Nashua, Mt. 59248</i>
11 <i>Hans Bergstrom</i>	<i>Box 504 - Nashua, Mt. 59248</i>
12 <i>Phoebe Bergstrom</i>	<i>Box 504 - Nashua, Mt. 59248</i>
13 <i>Clarence J. Philippi</i>	<i>Box 279 Nashua Mt. 59248</i>
14 <i>George L. Jones</i>	<i>Lin. Del. Nashua Mt 592</i>

Send petitions to: House Of Representatives  
Committee on Business and Labor  
Capitol Station  
Helena, Montana 59620

# PETITION OF SUPPORT

WE, the undersigned, urge you to support House Bill 415 in order to help control the spiralling costs of health care for older Montanans.

HB 415 is "An Act Providing That It Is A Violation Of The Montana Consumer Protection Act For A Health Care Provider To Charge Medicare Patients More Than Approved Medicare Rates For Treatment; And Requiring Posting Of This Law In The Place Of Business Of A Health Care Provider."

signature	address
1 Johann Miller	435 4th St NE Glasgow Mont 59230
2 Audrey R. Thorne	619 4th Ave. SE Glasgow Mont. 59230
3 Clifford H. Nelson	214 Sargent Box 285 Nashua Mont 59248
4 Hils Erslund	Box 234 Nashua
5 Clarice Tate	Box 222 Nashua Mont 59248
6 Mary Sunness	P.O. Box 81 Nashua Mont. 59248
7 Ida Hoch	618 4th Ave SE Glasgow Mont 59230
8 Mary Reddick	Box 76 Nashua Montana 59248
9	
10	
11	
12	
13	
14	

Send petitions to: House Of Representatives  
Committee on Business and Labor  
Capitol Station  
Helena, Montana 59620

# PETITION OF SUPPORT

WE, the undersigned, urge you to support House Bill 415 in order to help control the spiralling costs of health care for older Montanans.

HB 415 is "An Act Providing That It Is A Violation Of The Montana Consumer Protection Act For A Health Care Provider To Charge Medicare Patients More Than Approved Medicare Rates For Treatment; And Requiring Posting Of This Law In The Place Of Business Of A Health Care Provider."

signature	address
1 Michael J. Higgins	1320 Thompson Ave. Helena, Montana
2 James E. Stinson	700 North 7th
3 Paul J. Rose	3150 Apple Court Helena, Montana 59603
4 Madeline Smith	MT 1160 Montana - Apt. 116
5 Robert Christian	121 C Pine St. Helena, MT 59604
6 Allen J. Smith	1212 E 2nd, Helena, MT
7 Doris Bryant	723 1st Ave. N. Helena
8 Dorothy Murtl	601 W. 1st St. Helena
9 Barbara Smith	1000 1st St. Helena, MT 59601
10 Mary A. Hines	Box 113, Helena, MT 59601
11 Eleanor Morrison	504 E 1st St. Helena, MT
12 Gene R. Carter	422 Spokane Ave. Helena, MT 59601
13	
14	

Send petitions to: House Of Representatives  
Committee on Business and Labor  
Capitol Station  
Helena, Montana 59620

PETITION OF SUPPORT

WE, the undersigned, urge you to support House Bill 415 in order to help control the spiralling costs of health care for older Montanans.

HB 415 is "An Act Providing That It Is A Violation Of The Montana Consumer Protection Act For A Health Care Provider To Charge Medicare Patients More Than Approved Medicare Rates For Treatment; And Requiring Posting Of This Law In The Place Of Business Of A Health Care Provider.

signature

Address

*[Handwritten signatures: Grace Thompson, Grace Thompson, Grace Thompson, Grace Thompson, Grace Thompson]*

*[Handwritten addresses: 1000 1st St. N. Great Falls, MT 59401, 1000 1st St. N. Great Falls, MT 59401, 1000 1st St. N. Great Falls, MT 59401, 1000 1st St. N. Great Falls, MT 59401, 1000 1st St. N. Great Falls, MT 59401]*

Lucile I. Latimer  
Dorothy Miller —  
George Miller —  
Mildred Hudson  
Arthur & Helen

Box 7 Absarokee mt. 596  
Box 102 Absarokee mt.  
Box 402 Absarokee mt.  
Box 43 Absarokee mt.  
Box 15 Absarokee mt.

Opal Miller  
Harold Barton  
Don Wright  
James Knapp  
Andrew Anderson  
Allene Anderson  
Agnes J. Barton  
Ethel Wright

Box 102 Absarokee mt.  
Box 102 Absarokee mt.  
Box 572 Absarokee mt. 596  
Box 176 Absarokee mt.  
Box 274 Absarokee mt. 596  
At Box 133 Rye, mt 59501  
Box 381 Absarokee, mt

# PETITION OF SUPPORT

WE, the undersigned, urge you to support House Bill 415 in order to help control the spiralling costs of health care for older Montanans.

HB 415 is "An Act Providing That It Is A Violation Of The Montana Consumer Protection Act For A Health Care Provider To Charge Medicare Patients More Than Approved Medicare Rates For Treatment; And Requiring Posting Of This Law In The Place Of Business Of A Health Care Provider."

signature	address
1 <i>[Signature]</i>	<i>[Address]</i>
2 <i>[Signature]</i>	<i>[Address]</i>
3 <i>[Signature]</i>	<i>[Address]</i>
4 <i>[Signature]</i>	<i>[Address]</i>
5 <i>[Signature]</i>	<i>[Address]</i>
6 <i>[Signature]</i>	<i>[Address]</i>
7 <i>[Signature]</i>	<i>[Address]</i>
8 <i>[Signature]</i>	<i>[Address]</i>
9 <i>[Signature]</i>	<i>[Address]</i>
10 <i>[Signature]</i>	<i>[Address]</i>
11 <i>[Signature]</i>	<i>[Address]</i>
12 <i>[Signature]</i>	<i>[Address]</i>
13 <i>[Signature]</i>	<i>[Address]</i>
14 <i>[Signature]</i>	<i>[Address]</i>

Send petitions to: House Of Representatives  
Committee on Business and Labor  
Capitol Station  
Helena, Montana 59620

1 *Waller*  
 2 INTRODUCED BY *Sen. Waller*  
 3 *Sen. Waller*  
 4 *Sen. Waller*  
 5 *Sen. Waller*  
 6 *Sen. Waller*  
 7 *Sen. Waller*  
 8 *Sen. Waller*  
 9 *Sen. Waller*  
 10 *Sen. Waller*  
 11 *Sen. Waller*  
 12 *Sen. Waller*  
 13 *Sen. Waller*  
 14 *Sen. Waller*  
 15 *Sen. Waller*  
 16 *Sen. Waller*  
 17 *Sen. Waller*  
 18 *Sen. Waller*  
 19 *Sen. Waller*  
 20 *Sen. Waller*  
 21 *Sen. Waller*  
 22 *Sen. Waller*  
 23 *Sen. Waller*  
 24 *Sen. Waller*  
 25 *Sen. Waller*

1 intended to be codified as an integral part of Title 30,  
 2 chapter 14, part 1, and the provisions of Title 30, chapter  
 3 14, part 1, apply to section 1.

-End-

BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF MONTANA:

Section 1. Violation to charge medicare beneficiary in  
 excess of approved medicare rates. (1) (a) It is a violation  
 of this part for a health care provider to charge a medicare  
 patient more than the rate approved for payment for the  
 applicable treatment under the federal medicare program  
 (Title XVIII of the federal Social Security Act).

(b) For the purposes of this section, a health care  
 provider is a person or organization that provides goods or  
 services that are subject to payment or reimbursement under  
 the federal medicare program to individual medicare  
 beneficiaries.

(2) Every health care provider must post a copy of  
 this section in a conspicuous area in his place of business.

Section 2. Codification instruction. Section 1 is

# PETITION OF SUPPORT

WE, the undersigned, urge you to support House Bill 415 in order to help control the spiralling costs of health care for older Montanans.

HB 415 is "An Act Providing That It Is A Violation Of The Montana Consumer Protection Act For A Health Care Provider To Charge Medicare Patients More Than Approved Medicare Rates For Treatment; And Requiring Posting Of This Law In The Place Of Business Of A Health Care Provider."

signature	address
1) Delma Hersey	490 St. Laurent Rd Kalispell, Mont
2 Ruth Jones	103 4th Ave S Kalispell, Mont.
3 Grace Swensrud	3301 Montana Ave Columbia Falls, Mt
4 Harvey Swensrud	Columbia Falls, Mt 3301 Montana Ave W
5 Vera Bunker	215 Lauman Dr. Kalispell, Montana
6 Raymond Bunker	215 Lauman Dr. Kalispell, Mont.
7 Ruth Nordstrom	275 2nd Ave SW Kalispell, Mt.
8 Melford Nordstrom	X X X X
9 Mided H. H. H. H.	2 - 4th Ave W #5 - 1st
10 Clarence Walker	2 - 4th Ave W #5 - 1st
11	
12 Doris L. Smith	306 Willow Glen Dr. 110 - 2nd Ave W Kalispell
13 Helen Vinge	1104 - 8th Ave East Kalispell, Mt.
14	

Send petitions to: House Of Representatives  
Committee on Business and Labor  
Capitol Station  
Helena, Montana 59620



# PETITION OF SUPPORT

WE, the undersigned, urge you to support House Bill 415 in order to help control the spiralling costs of health care for older Montanans.

HB 415 is "An Act Providing That It Is A Violation Of The Montana Consumer Protection Act For A Health Care Provider To Charge Medicare Patients More Than Approved Medicare Rates For Treatment; And Requiring Posting Of This Law In The Place Of Business Of A Health Care Provider."

signature	address
1 Bernice Rickard	110-2 Ave West apt 107 Kalispell MT
2 J. James Lello	Helena Mont
3 Gladys Jackson	Eastline apt 10 933 4 Ave E Kalispell
4 Harold Hendrick	135 N Cedar Dr Kalispell
5 Margaret Hendrick	135 N Cedar Dr Kalispell
6 Elsa J. Lindner	Kalispell
7 Ruth A. Lindley	
8 J. N. Halverson	
9 Helen Lancer	
10 Ruth Lally	
11 Don Selby	
12	
13	
14	

Send petitions to: House Of Representatives  
Committee on Business and Labor  
Capitol Station  
Helena, Montana 59620

PETITION OF SUPPORT

WE, the undersigned, urge you to support House Bill 415 in order to help control the spiralling costs of health care for older Montanans.

HB 415 is "An Act Providing That It Is A Violation Of The Montana Consumer Protection Act For A Health Care Provider To Charge Medicare Patients More Than Approved Medicare Rates For Treatment; And Requiring Posting Of This Law In The Place Of Business Of A Health Care Provider."

signature	address
1 <i>Oliver E. Zarlou</i>	<i>Bx 83 Riches Montana 59259</i>
2 <i>Rhonda Miller</i>	<i>Box 105 Riches Mt 59259</i>
3 <i>Barbara Bock</i>	<i>Box 122 Riches Mt 59259</i>
4 <i>John Day</i>	<i>Box 265 Riches Mt 59259</i>
5 <i>William Miller</i>	<i>Riches Mont 59259</i>
6 <i>Helen Miller</i>	<i>Riches, Mont. "</i>
7 <i>Arthur Waldman</i>	<i>P.O. Box 407 Circle Mont 59211</i>
8 <i>Sorothy Kester</i>	<i>Box 235 Fallon, Mt. 59326</i>
9 <i>Josephine Kester</i>	<i>Riches Mont 59250</i>
10 <i>Don Hamilton</i>	<i>Riches, Mont 59259</i>
11 <i>Andy Lee</i>	<i>" " "</i>
12 <i>Lucile Lee</i>	<i>" " "</i>
13 <i>Lillian Smith</i>	<i>Box 245 Riches Mt 59259</i>
14 <i>Walter Dyer</i>	<i>Riches Mont</i>

Send petitions to: House Of Representatives  
Committee on Business and Labor  
Capitol Station  
Helena, Montana 59620

Ophelia Eggum	Box 51 Richey Mt 59254
Ernest J. Jados	Box 83 Richey Mt 59259
Myrtle Linkbeiner	Box 11 Richey, Mt.
Jacob Linkbeiner	Box 11 Richey Mt
Milton W. Mandigo	Box-717. Glendive, Mt.
Ruby J. Basta	(1214 West 13th Glendive Mt. 59320
Bulah Basta	1214 W. 13th Glendive Mt. 59330
Albert Latha 612 Pine St	Glendive Mt 59330
Anna Latha 612 Pine St	Glendive Mt 59330
Blanche E. Morry	Box 192 - Richey, Mt.
Lydia Engel	917 E. Finch Glendive Mt 59330
Hazel Edgar	Richey Mont
Flora D Brown	Richey, Montana
Helen Haskin	306 So Douglas Glendive Mt
J. M. M. Cuckin	Richey Mt. N.V.
Albert Neumiller	Glendive Mont
Howard Brown	Richey Mont
Phyllis Carlson	Richey, Mont.
Lorraine Whitener	Richey, Mt.
Clara Dirks	Fallon, mta.
Edith Hess	Fallon, Mt.
Agnes M. Mandigo	Box 919 Glendive, Mt.
Bernice Woodard	Glendive, Mont.
Jane Miller	611 Snyder, ave
Crystal Miller	516 - N. Middle Glendive Mt.
Charlotte Miller	516 N. Middle Glendive Mt
Arda Haidle	401 - Maple F. P. Glendive
Donna Nell Hansen	Box 149 Richey Mt.

Dolly Keyson

Harold Knudson

Sharon Crckett

Box 54 Ruby, Mo. 59259

Box 219 Richoy 59259

Box 113 Richoy Mo. 59259

PETITION OF SUPPORT

WE, the undersigned, urge you to support House Bill 415 in order to help control the spiralling costs of health care for older Montanans.

HB 415 is "An Act Providing That It Is A Violation Of The Montana Consumer Protection Act For A Health Care Provider To Charge Medicare Patients More Than Approved Medicare Rates For Treatment; And Requiring Posting Of This Law In The Place Of Business Of A Health Care Provider."

signature

address

1	Carol Holsten	Box 447 Hinsdale, MT 59241
2	Shirley Holsten	Box 447 Hinsdale, MT 59241
3	Viola Kunkardt	Box 186 Hinsdale, MT 59241
4	Patricia Theresa Wamann	Box 527 Saco, MT 59261
5	E. J. Baccus	Hinsdale, MT
6	Dorothy Vandenberg	Hinsdale, MT
7	E. J. Vandenberg	Hinsdale, MT
8	Agnes Vandenberg	Box 244 Hinsdale, MT
9	Marion English	Box 216 Hinsdale, MT
10	Walter Kunkardt	
11	Bernadine Schuler	Box 276 Hinsdale, MT 59241
12	Barbara Canton	Box 585 Saco, MT 59261
13	Blanche Schuler	Box 278 Hinsdale, MT 59241
14	Marion Pappin	Box 277 Saco, MT 59261

Send petitions to: House Of Representatives  
Committee on Business and Labor  
Capitol Station  
Helena, Montana 59620

PETITION OF SUPPORT

WE, the undersigned, urge you to support House Bill 415 in order to help control the spiralling costs of health care for older Montanans.

HB 415 is "An Act Providing That It Is A Violation Of The Montana Consumer Protection Act For A Health Care Provider To Charge Medicare Patients More Than Approved Medicare Rates For Treatment; And Requiring Posting Of This Law In The Place Of Business Of A Health Care Provider."

signature	address
1 George Jensen	Hinsdale, Mont Box 417 - 59241
2 Arthur Jensen	Hinsdale, Mont Box 417 - 59241
3 Linn Norhouse	Hinsdale Mont Box 262 59241
4 Monica B. Jensen	Box 383 Hinsdale, Mt.
5 Maria Sorenson	Box 383 Hinsdale MT 59241
6 Helen Johnson	Box 385 Hinsdale MT 59241
7 Evelyn Jensen	Box 307 Hinsdale, MT 59241
8 Elya Court	Hinsdale, MT Box 224
9 R. H. Jensen	Hinsdale, MT 59241
10 Nancy Bell	Hinsdale, MT 59241
11 Marlene Jensen	Box 357 Hinsdale, Mont. 59241
12 Thea W. Stokerson	Box 308, Hinsdale, MT, 59241
13 Nick Jensen	Hinsdale, MT
14	

Send petitions to: House Of Representatives  
Committee on Business and Labor  
Capitol Station  
Helena, Montana 59620

To Whom It May Concern:

We, the undersigned support  
the House Bill 415 for the Medicare  
Assignment.

Edwin Simonson	Sincerely,
John Payner	Scobey, Mt.
Hilda Stahl	"
Eva Schow	"
Clara Opstedal	Scobey
Milton Opstedal	" "
Vicki Simonson	" "
Margit Barstad.	" "
Laurene Arcore	" "
Kenneth Ferstad	" "
Beck Werling	" "
Ray Werling	" "
Olive Ferstad	Scobey
Marjorie Juell	Scobey
Christy Juell	Scobey
Pati Skaggs	Scobey

WE, the undersigned, urge you to support House Bill 415 in order to help control the spiralling costs of health care for older Montanans.

HB 415 is "An Act Providing That It Is A Violation Of The Montana Consumer Protection Act For A Health Care Provider To Charge Medicare Patients More Than Approved Medicare Rates For Treatment; And Requiring Posting Of This Law In The Place Of Business Of A Health Care Provider."

signature	address
1 Ralph B. Boring	1711 Belmont Ave.
2 Frances Brown	1020 NW 22nd St
3	125 Princeton Ave
4	Billings, MT 59101
5	Billings, MT 59102
6	Billings, MT 59102
7	Billings, MT 59102
8	Billings, MT 59102
9	Billings, MT 59102
10	Billings, MT 59102
11	Billings, MT 59102
12	Billings, MT 59102
13	Billings, MT 59102
14	Billings, MT 59102

Send petitions to: House Of Representatives  
Committee on Business and Labor  
Capitol Station  
Helena, Montana 59620



# PETITION OF SUPPORT

WE, the undersigned, urge you to support House Bill 415 in order to help control the spiralling costs of health care for older Montanans.

HB 415 is "An Act Providing That It Is A Violation Of The Montana Consumer Protection Act For A Health Care Provider To Charge Medicare Patients More Than Approved Medicare Rates For Treatment; And Requiring Posting Of This Law In The Place Of Business Of A Health Care Provider."

signature	address	
1 <i>Gary Sullivan</i>	857 N. FORD St. Billings 59105	1
2 <i>Bobby Keilman</i>	" " "	2
3 <i>Mildred Proctor</i>	1212 N. 2nd St. Billings, MT	3
4 <i>Martin Fought</i>	825 ave D 118	4
5 <i>J. J. Hutz</i>	2113 Walter Rd Billings MT 59105	5
6 <i>Matthew Scheld</i>	2417 Arroyo Lane Billings Mont 59107	6
7 <i>Margaret Scheld</i>	2417 Arroyo Lane - Billings - 59102	7
8 <i>Mrs Wilma Hull</i>	427 - W. 25 Big Mont 59101	8
9 <i>Mrs. Vera Moore</i>	227 Foothill Dr Billings 59102	9
10 <i>D. A. Moore</i>	227 Foothill Dr 11	10
11 <i>Charles J. Pulver</i>	903 Algon Billings, MT 59105	11
12 <i>Chas M. Lutter</i>	6200 W. 3rd St Billings, MT 59105	12
13 <i>Kathleen K. Kowalski</i>	7287 - 1st Avenue Billings, MT 59105	13
14 <i>Edna Wersinger</i>	761 1st St. Billings, Mont - 59102	14

Send petitions to: House Of Representatives  
Committee on Business and Labor  
Capitol Station  
Helena, Montana 59620

# PETITION OF SUPPORT

WE, the undersigned, urge you to support House Bill 415 in order to help control the spiralling costs of health care for older Montanans.

HB 415 is "An Act Providing That It Is A Violation Of The Montana Consumer Protection Act For A Health Care Provider To Charge Medicare Patients More Than Approved Medicare Rates For Treatment; And Requiring Posting Of This Law In The Place Of Business Of A Health Care Provider."

signature

address

1	<i>Sett Schmans</i>	<i>983 Dixon St. Billings Mont. 59105</i>
2	<i>M. Mercer</i>	
3	<i>Mary L. Schell</i>	<i>4432 Marguerite Ave Billings Mont. 59101</i>
4	<i>Phillip Schell</i>	<i>4432 Marguerite Ave Billings Mont. 59101</i>
5	<i>Ted Barnett</i>	<i>2909 - 3<sup>rd</sup> Ave. S. Billings Mont. 59101</i>
6	<i>Ray Hendrickson</i>	<i>207 Hilltop Bldg 59105</i>
7	<i>Bea Hendrickson</i>	" " " "
8	<i>Ruth B. Rogers</i>	<i>415 Ave. B Billings, MT 59102</i>
9	<i>Maryalice Stoner</i>	<i>809 W. Granite Butte, MT 59701</i>
10		
11		
12		
13		
14		

Send petitions to: House Of Representatives  
Committee on Business and Labor  
Capitol Station  
Helena, Montana 59620

# PETITION OF SUPPORT

WE, the undersigned, urge you to support House Bill 415 in order to help control the spiralling costs of health care for older Montanans.

"B 415 is "An Act Providing That It Is A Violation Of The Montana Consumer Protection Act For A Health Care Provider To Charge Medicare Patients More Than Approved Medicare Rates For Treatment; And Requiring Posting Of This Law In The Place Of Business Of A Health Care Provider."

signature	address	
Kerley V. Lockridge	301 W. Front apt 512. Missoula	1
Maxine J. Lundgren	301 W. Front apt 812 Missoula	2
Ida C. Longpre	301 W Front Apt. 813 Missoula	3
Ida S. Painter	301 W. Front apt 805 Missoula	4
Lena Archie	301 W Front 60 Apt	5
Barin L. Blomquist	301 W Front apt. 616	6
Linda Hein	308 Kensington	7
George E. McCreath	301 W. Front - apt 405	8
Richard E. Superneau	301 W. Front #303	9
Ida P. Hart	301 W Front, Missoula	10
Lillian J. Jordan	Apt 814 apt. 304	11
Eva Raymond	apt 815 301 West Front Ave.	12
Leona Huggins	apt 809 301 West Front St.	13
Donal Conn	apt. 509 - 301 W. Front St.	14

Send petitions to: House Of Representatives  
Committee on Business and Labor  
Capitol Station  
Helena, Montana 59620

(Over)

306 W. Front St. 510  
 Mary M. Stock 306 W. Front St.  
 Edna Zilla 308 W. Front St.  
 Agnes Lee 301 W. Front St. #609  
 Florence Gurnee 301 W. Front St. 901

~~301~~  
 Cecil M. McKean 301 W. Front 481  
 Irene Person 301 W. Front 415  
 Ruby Spencer 301 " Front 504  
 Teresa Hoffman 301 W. Front 716  
 Adrienne Person 301 W. Front 705  
 Lois A. Buxton 301 W. Front 712  
 Emily Davis 301 - W. " 605  
 L. B. Davis 301 - " " 605

# PETITION OF SUPPORT

WE, the undersigned, urge you to support House Bill 415 in order to help control the spiralling costs of health care for older Montanans.

HB 415 is "An Act Providing That It Is A Violation Of The Montana Consumer Protection Act For A Health Care Provider To Charge Medicare Patients More Than Approved Medicare Rates For Treatment; And Requiring Posting Of This Law In The Place Of Business Of A Health Care Provider."

signature	address
1 Sophie [unclear]	1 [unclear]
2 Herb [unclear]	2 Columbus Mt, 59014
3 Shirley E Eastlick	3 Box 1008 Columbus, mt 59019
4 [unclear]	4 Box 14- Columbus,
5 Margaret Blom	5 Box 267 Columbus mt
6 [unclear]	6 Box 563 Columbus Mont
7 Mildred Berndt	7 Columbus Mt 59019
8 Edith L Sorensen	8 Box 563 Columbus Mont
9 [unclear]	9 Box 8 Columbus, mt.
10 [unclear]	10 Box 35 R.R. Columbus mt 59019
11 Mary Nordahl	11 Box 543 Columbus mt. 59019
12 David L Nordahl	12 Box 542 L L L
13 Jack Zindler	13 Box 913 59019 Columbus Mont
14 Emma R. Zwick	14 Box 778 59019 Columbus, Mt

Send petitions to: House Of Representatives  
Committee on Business and Labor  
Capitol Station  
Helena, Montana 59620

Name	Address
Mary A. Waltmann	Rt 1 Box 149 Columbus, Mt.
B. C. Waltmann	" " " "
Carl Stone	Box 136 " "
Josephine G. Stone	Box 136 " "
Ellen May Bokun	Rt 1 Box 58 Columbus, Mt.
Ben Nalzer	Box 466 Columbus, Mt.
Linda Nalzer	Box 464 Columbus, Mt.
Jerry Holmquist	Box 718 Columbus, Mt.
Maude Stanley	Box 598 " "
G. W. Stanley	" " " "
Bertine Lane	Box 592 " "
C. R. Bokman	Rt 1 Box 50 Columbus, Mt.
Philip W. Bokman	Box 1 1812 Ave. N. Columbus, Mt.
Esther Bokman	Columbus, Mt.
Angella Ryan	Columbus, Mt.
Wm. M. Richard	Columbus, Mt.
Edna Karpela	Columbus, Mt.
W. L. Karpela	" "
Johan John	" "
Bertrude Salte	Parry Cto, 59063
Maria Peters	Columbus, Mt. 59019
Mary Olson	" " " "

# PETITION OF SUPPORT

WE, the undersigned, urge you to support House Bill 415 in order to help control the spiralling costs of health care for older Montanans.

HB 415 is "An Act Providing That It Is A Violation Of The Montana Consumer Protection Act For A Health Care Provider To Charge Medicare Patients More Than Approved Medicare Rates For Treatment; And Requiring Posting Of This Law In The Place Of Business Of A Health Care Provider."

signature

address

1	<i>James E. ...</i>	<i>128 Woodland</i>	1
2	<i>Carl R. Burr</i>	<i>735 - 3rd Avenue</i>	2
3	<i>Eleanor ...</i>	<i>1330 1st Ave E</i>	3
4	<i>Eleanor ...</i>	<i>1330 1st Ave E</i>	4
5	<i>Helen ...</i>		5
6	<i>Hilda C. Allen</i>	<i>1157 Northern Lights Blvd. Kal. Mt</i>	6
7	<i>Rose ...</i>		7
8	<i>Rose ...</i>		8
9	<i>Margaret Martinus</i>		9
10	<i>Canadian ...</i>	<i>155 - 2nd Ave N</i>	10
11	<i>Rose ...</i>	<i>1770 Mt 206, Post Falls, MT</i>	11
12	<i>Lillian ...</i>	<i>1721 So Woodland Dr. #9 Kalispell, MT</i>	12
13	<i>J. L. ...</i>		13
14	<i>Louise ...</i>	<i>4108 ...</i>	14

Send petitions to: House Of Representatives  
Committee on Business and Labor  
Capitol Station  
Helena, Montana 59620

# PETITION OF SUPPORT

WE, the undersigned, urge you to support House Bill 415 in order to help control the spiralling costs of health care for older Montanans.

HB 415 is "An Act Providing That It Is A Violation Of The Montana Consumer Protection Act For A Health Care Provider To Charge Medicare Patients More Than Approved Medicare Rates For Treatment; And Requiring Posting Of This Law In The Place Of Business Of A Health Care Provider."

signature	address
ESTHER E BROWN	1100 E. Eugene #7 Kalispell Mont. 59801
George B. Burchett	1419 4th St. W. Kal. Helena, Mont. 59402
Gerda Burchett	1419 4th St. W. Kal. Helena, Mont. 59402
Esther Nelson	920 E. C. St. Kalispell Mont
Marjorie Burchett	32-7th St W Kalispell Mont
Margaret Nash	2575 Mission Trail Kal. Mt.
Harold F. Bieser	514 9th St W Kalispell
Frank Retrie	1717 - 4th St W Kalispell
Isabel M. DeYoung	1791 - 4th St W Kalispell Montana
May Bieser	306 1st St W Kalispell Mont.
Louise L. Bieser	2-3 - 1st St W Kal. Mont.
Doris L. Bieser	3010 7th St - Bigfork Mont.
Thomas L. Bieser	
Myrtle Harness	

Send petitions to: House Of Representatives  
Committee on Business and Labor  
Capitol Station  
Helena, Montana 59620



# PETITION OF SUPPORT

WE, the undersigned, urge you to support House Bill 415 in order to help control the spiralling costs of health care for older Montanans.

HB 415 is "An Act Providing That It Is A Violation Of The Montana Consumer Protection Act For A Health Care Provider To Charge Medicare Patients More Than Approved Medicare Rates For Treatment; And Requiring Posting Of This Law In The Place Of Business Of A Health Care Provider."

signature

address

1	Chas. A. Banderab	Box 86 Ballantine, Mont. 59006
2	Elizabeth E. Banderab	Box 86 Ballantine, Mont.
3	Ruth Beard	Box 1 Ballantine Mt 59006
4	William Beard	Ballantine Mt 59006
5	Thelma Rose	Ballantine Mt 59006
6	Adam Hill	Warden Mt 59088 Box 81
7	Thomas Wynn	Warden Mont Box 143
8	Philip C. Reiter	Warden Mont Box #2
9	Pauline Fruct	Warden, Mont 59088
10		
11	Lionel L. Wicks	Warden, Mont. 59088
12	Christina Holhardt	Warden, Mont. 59088
13	Amelia Baker	Warden Mt.
14	Frank Lindeman	Ballantine Mt.

Send petitions to: House Of Representatives  
Committee on Business and Labor  
Capitol Station  
Helena, Montana 59620

- Elizabeth E. Banderab Warden Mt  
Julia C. Long, Warden Mt

PETITION OF SUPPORT

WE, the undersigned, urge you to support House Bill 415 in order to help control the spiralling costs of health care for older Montanans.

HB 415 is "An Act Providing That It Is A Violation Of The Montana Consumer Protection Act For A Health Care Provider To Charge Medicare Patients More Than Approved Medicare Rates For Treatment; And Requiring Posting Of This Law In The Place Of Business Of A Health Care Provider."

signature	address
1 George Larson	P.O. Box 67 Helena, Mont. 59240
2 Mildred Larson	Box 67 Helena, MT 59240
3 Leone Pahan	PC Box 704 Helena, Mt. 59240
4 Clifford Heck	Box 53 Helena, Mt. 59240
5 Helen Heck	Box 53 Helena, Mt. 59240
6 Opha O'Brien	Box 84 Ophir, Mt. 59250
7 Raymond R. St. John	Box 95 Ophir, Mt. 59250
8 Ervris O'Brien	Ophir
9 Otto Dahl	Ophir, Mont Box 193 59250
10 Jenny Wiley	Ophir, Mt. Box 166 59250
11 Carol J. Lawrence	Resident Dist Box 307, 59260
12 William Lawrence	Helena Montana Box 176
13 Arnold Anderson	Box 302 Ophir, Mont. 59250
14 Mary Lou Anderson	Box 302 Ophir, Mt. 59250

Send petitions to: House Of Representatives  
Committee on Business and Labor  
Capitol Station  
Helena, Montana 59620

# PETITION OF SUPPORT

WE, the undersigned, urge you to support House Bill 415 in order to help control the spiralling costs of health care for older Montanans.

HB 415 is "An Act Providing That It Is A Violation Of The Montana Consumer Protection Act For A Health Care Provider To Charge Medicare Patients More Than Approved Medicare Rates For Treatment; And Requiring Posting Of This Law In The Place Of Business Of A Health Care Provider."

signature	address
1 Julia Schenck	311 - 21 - 26 Hwy Fairbridge, Mont. Box 394
2 Nahil Hass	Shelburne, Mont. Box 366
3 Louise Steiner	Shelburne, Mont. 207 Main St
4 Marguerite Cadden	Shelburne, Mont. 59749
5 Katherine Hansen	215 N. Bridge St. Box 474 Fairbridge, Mont. 59754
6 Joanne Taylor	Shelburne, Mont. Box 366
7 Ruby M. Boyak	Shelburne, Mont. 59754
8 John Boyak	Shelburne, Mont. 59754
9 Rick Nelson	Shelburne, Mont. 59754
10 Edith L. Clark	Shelburne, Mont. 59749
11 Mary Ann Harrison	215 N. Bridge St. Box 474 Fairbridge, Mont. 59754
12 Fred Winslow	Shelburne, Mont. 59749
13 Evelyn Smyke	Box 184 Shelburne, Mont. 59749
14 Helen Dalcott	Box 292 Fairbridge 59754

Send petitions to: House Of Representatives  
Committee on Business and Labor  
Capitol Station  
Helena, Montana 59620

Louise Balkovec must have taken my other sheet's name.

# PETITION OF SUPPORT

WE, the undersigned, urge you to support House Bill 415 in order to help control the spiralling costs of health care for older Montanans.

HB 415 is "An Act Providing That It Is A Violation Of The Montana Consumer Protection Act For A Health Care Provider To Charge Medicare Patients More Than Approved Medicare Rates For Treatment; And Requiring Posting Of This Law In The Place Of Business Of A Health Care Provider."

signature	address
1 Ella Schloss	821 E. 7th St Helena, MT 59330
2 Gerine Madman	406 E. Madison Helena, MT 59330
3 Oscar Mastrelton	Box 724 Glenview 59330
4 Evelyn Mastrelton	812 Jefferson School Rd. Glenview, MT 59330
5 Harold Madman	707 7th St Helena, MT 59330
6 Shirley Madman	385 Madison Helena, MT 59330
7 Katherine Hartz	904 E. Madison apt A, Helena 59330
8 Rose Barron	205 S. 2nd apt A, Helena 59330
9 Francis Z. Madman	Helena, MT 59330
10 M. & Fred Ribbe	617 E. Madison Helena MT 59330
11 Betty Rege	Box 724 Helena, MT 59330
12 Martha Ribbe	617 E. Madison Helena, MT 59330
13 Frank Ribbe	211 S. 2nd Helena, MT 59330
14 Wm. Rege	315 W. Madison Helena, MT 59330

Send petitions to: House Of Representatives  
Committee on Business and Labor  
Capitol Station  
Helena, Montana 59620

Petition in favor of HB 415

May 1902

100

Enid Allen

Marie Skłodowska

[illegible]

At the same time, the  
the following:

1. Importance of the study

203 Cedar, 77°  
Blondie, 1825930

5. F. J. Kamen

London, Oct 27/30

James H. Miller

✓ 6/28/1128

Grandjean - 17007

6000

12. 1. 1977

My father

A. B. H.

11. 10. 1958

Calhoun

15

See Record - 706

Hilda L...

11/15/19

May 21 1863

Henry E. Loomis  
Mildred Loomis

4.5

29th Feb 1894

Maudie James

118 So  
6112 m.

Glendora, M.K. 54330

Chas. Little

01/27/20  
10/15/20

*Handwritten:* June 17 1890  
June 17 1890

Mr. L. 1222.

١١

*Elendium* 1934 505/6  
*X. pinnatifidum* 1933

2. *Staphylococcus aureus*

1195

Alb. L. 2, 1930

7

2

Petition in favor of HB 415

Eldredge Zalman	221 S Parson	Glendive	59330
Martha F. Lee	204 A	Sargent	59330
Thos. M. Lee	1103 S	Sargent	Glendive Mt 59330
Mrs Robert W. Appleby	254	Sargent	Glendive, MT 59330
Lane M. & Ethel	Box 1325	Glendive, MT	59330
Miss Ethel T. Mahony	1015	Box Glendive, MT	59330
Ray C. Skimming	1615	No Meade	Glendive, MT 59330
Helen Fleming	1615	N. Meade	" " 59330
Miss Emma Lee	Glendive	MT - Box 109	59330
Frank J. Hasty	1103 S	Sargent	Glendive 59330
Anna J. Hasty	Box 109	Glendive, MT	59330
Orayth L. Thompson	216	Sigmund	Glendive, MT 59330
Reby Pearson	Box 1210	Glendive, MT	59330
Ruby E. Ransom	Box 6th	Glendive, MT	59349
James H. Larson	1311 S	Central Ave	Glendive, MT 59270
Edna Gustafson	Box 704	Glendive, MT	59349
Maya M. Torgler	Box 100	Glendive, MT	59330
Virginia Cogan	Box 100	Glendive, MT	59330

Petition in favor of HB 415

Lydia Helm  
Henry Helm

719 Barry Dr. Glenoid Mt.  
719 Barry Dr. Glenoid Mt.  
59330

© Louise Prasse Feb. 1985, Glenoid Mt., 59330

PETITION OF SUPPORT

WE, the undersigned, urge you to support House Bill 415 in order to help control the spiralling costs of health care for older Montanans.

HB 415 is "An Act Providing That It Is A Violation Of The Montana Consumer Protection Act For A Health Care Provider To Charge Medicare Patients More Than Approved Medicare Rates For Treatment; And Requiring Posting Of This Law In The Place Of Business Of A Health Care Provider."

	signature	address
1	<i>[Signature]</i>	<i>[Address]</i>
2	<i>[Signature]</i>	<i>[Address]</i>
3	<i>[Signature]</i>	<i>[Address]</i>
4	<i>[Signature]</i>	<i>[Address]</i>
5	<i>[Signature]</i>	<i>[Address]</i>
6	<i>[Signature]</i>	<i>[Address]</i>
7	<i>[Signature]</i>	<i>[Address]</i>
8	<i>[Signature]</i>	<i>[Address]</i>
9	<i>[Signature]</i>	<i>[Address]</i>
10	<i>[Signature]</i>	<i>[Address]</i>
11	<i>[Signature]</i>	<i>[Address]</i>
12	<i>[Signature]</i>	<i>[Address]</i>
13	<i>[Signature]</i>	<i>[Address]</i>
14	<i>[Signature]</i>	<i>[Address]</i>

Send petitions to: House Of Representatives  
Committee on Business and Labor  
Capitol Station  
Helena, Montana 59620



# PETITION OF SUPPORT

WE, the undersigned, urge you to support House Bill 415 in order to help control the spiralling costs of health care for older Montanans.

HB 415 is "An Act Providing That It Is A Violation Of The Montana Consumer Protection Act For A Health Care Provider To Charge Medicare Patients More Than Approved Medicare Rates For Treatment; And Requiring Posting Of This Law In The Place Of Business Of A Health Care Provider."

signature	address
1 Opal L. Henneman	109 West Lewis Apt 3-12 Livingston Mont 59047
2 Paul C. Henneman	109 West Lewis Apt 3-12 Livingston Mont 59047
3 John J. Jackson	Box 306 Livingston Mt.
4 Jerry Thelard	109 W. Lewis Livingston Mt 59047
5 Maudie R. Roney	109 W. Lewis Livingston Mt 59047
6 Ethel Jackson	109 W. Lewis Livingston Mt. 59047
7 R. J. Baicker	Box 208 Lin 59047
8 Margaret Bailey	Box 208 Lin 59047
9 Hazel L. Linn	109 W. Lewis Apt 3-12 Livingston Mont 59047
10 James P. R. Roney	Livingston Mont 109 W. Lewis Apt 3-12 Apt 2-9
11 Jack L. Linn	109 W. Lewis Livingston Mont
12 Georgia Ellis	Box 203 Livingston, MT.
13 Catherine Roney	107 S. 1st St. #228 Livingston, Montana 59047
14 Donald W. Linn	109 W. Lewis Livingston, MT 59047

Send petitions to: House Of Representatives  
Committee on Business and Labor  
Capitol Station  
Helena, Montana 59620

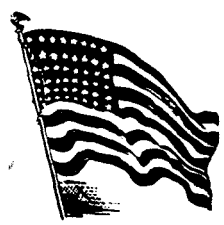
# PETITION OF SUPPORT

WE, the undersigned, urge you to support House Bill 415 in order to help control the spiralling costs of health care for older Montanans.

HB 415 is "An Act Providing That It Is A Violation Of The Montana Consumer Protection Act For A Health Care Provider To Charge Medicare Patients More Than Approved Medicare Rates For Treatment; And Requiring Posting Of This Law In The Place Of Business Of A Health Care Provider."

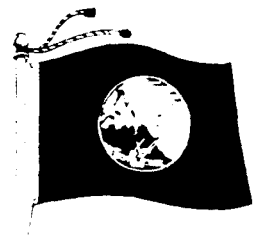
signature	address
1. [Signature]	109 W. Lewis St. #10 Helena, MT 59601
2. [Signature]	107 W. Lewis St. #10 Helena, MT 59601
3. [Signature]	109 W. Lewis St. #10 Helena, MT 59601
4. [Signature]	109 W. Lewis St. #10 Helena, MT 59601
5. [Signature]	109 W. Lewis St. #10 Helena, MT 59601
6. [Signature]	109 W. Lewis St. #10 Helena, MT 59601
7. [Signature]	109 W. Lewis St. #10 Helena, MT 59601
8. [Signature]	109 W. Lewis St. #10 Helena, MT 59601
9. [Signature]	109 W. Lewis St. #10 Helena, MT 59601
10. [Signature]	109 W. Lewis St. #10 Helena, MT 59601
11. [Signature]	109 W. Lewis St. #10 Helena, MT 59601
12. [Signature]	109 W. Lewis St. #10 Helena, MT 59601
13. [Signature]	109 W. Lewis St. #10 Helena, MT 59601
14. [Signature]	109 W. Lewis St. #10 Helena, MT 59601

Send petitions to: House Of Representatives  
Committee on Business and Labor  
Capitol Station  
Helena, Montana 59620



# Senior Citizens Center of Park County

206 South Main  
Livingston, Montana 59047



Mrs. Brown 124 S. Livingston  
Appt.

Mrs. Annunzio 1124 E. Young Livingston

Mary E. Baker 315 So B St Livingston Mont

Emma C. Brown 122 W. Wallace

Albert J. Gabel 512 W. 11th St. Livingston Mont

Walter J. Gabel

Ed. Jensen

118 E. Yellowstone

Joe Malczynski 325 S. Main St Livingston, Mont.

Bertie E. Foster 426 W. Main Livingston Mont.

Lorino - Dvor

1107 W. Geyer

" "

Gladys Black

702 West 2. year St

" "

Paul Mason

Box 1-4 A1-1

Harold Brown

Livingston, Mont

Virginia L. Brown

125 N. 2nd St

Edna L. Brown

124 W. 9th St Livingston Mont 59047

James L. Spragg

623 Robinson #1-4 Livingston Mont 59047

James L. Spragg

415 22nd

W. L. Brown 111 W. Geyer St Livingston Mont. 59047

209 So 6th St. Livingston, Mont 59047

Thomas H. Haggren

Algera - Reed - 111 W. Geyer St - Livingston Mont 59047

A. F. Johnson - 111 W. Geyer St - Livingston Mont 59047

Mrs. Brown

Livingston Mont

Livingston Mont

Harold A. Allison  
Bob H. Haggren

516 No. 11th  
Box 46

Livingston, Mont. 59047  
" 11 1159047

We the under signed Vote Yes  
for house bill 415 -

Victoria Madison - 541 Eureka St. Wolf Pt.  
Harriett Long  
Maude Madison - Box 3012 - W. P.  
Jose Bushman - 521 Cascade Wolf Point, mt.  
Francis Bushman " " " "  
Violet Winsor  
Agis K. Anderson Box 1344 Poplar, mt.  
E. Ann Sullivan W. P. mt.  
Eugene Sullivan W. P. mt.  
Mrs. W. P. mt.  
John Sullivan W. P.  
Willard Miller W. P.  
Ella Harpilot  
Helen Fingle Box 1096 W. P.  
Roger Brunelle 228 Indian Wolf Point, Mont.  
Ruby Arkdale Box 119 W. P. mt. 5920  
Nora Moran Box 574 W. P. " "  
Bridget Fast Horse W. P.  
Alice Corpron #65 W. P.  
Pat Boyer  
Joy Mueller  
Arnold Mueller  
James Eder

# Please Vote Yes ON H. B. 415

Al Halverson	1725 B St. Butte
Edwin Fishman	1607 C St. " "
James J. James	1925 Oregon " "
Ralph A. Erickson	Route II - Butte, Mont.
James Fullmer	3250 So. Mont St. Butte
Wm. J. Healey	2500 Bayard Butte Mt.
Joe Rosen	3314 Hannibal St. Butte Montana
St. E. Mahan	327 N. Adams St Butte, Mt.
Walter Leigh	1127 Schley Butte Mt.
Dub Berner	1911 Caroline " "
W. Martenich	2104 Hancock
Pat Harrington	1010 Colorado
Ernest Cho	2905 Bayard
Steve Romine	3164 Carter ST. BUTTE
Bill Davis	127 Missoula Ave
Clarence Kerr	2324 Walnut St Butte
James C. Mucke	2304 Silver Bow Bl. Butte
Ed. Sazzari	1015 West Granite Butte
Ralph Olsen	1145 Anthony St
John W. Suter	3790 Cont. Ave
Levin J. Butala	1501 "A" Street
Henry P. Kuech	904 So Colorado
Ed Holton	1619 Coburn, Butte
Phil Herman	2620 Harvard Ave
Adrian Brown	241 William St. Hackerville
Geoff. Riccio	102 Lynskey Butte

BUTTE TEAMSTERS #2

RETIREE CLUB

PETITION OF SUPPORT

WE, the undersigned, urge you to support House Bill 415 in order to help control the spiralling costs of health care for older Montanans.

HB 415 is "An Act Providing That It Is A Violation Of The Montana Consumer Protection Act For A Health Care Provider To Charge Medicare Patients More Than Approved Medicare Rates For Treatment; And Requiring Posting Of This Law In The Place Of Business Of A Health Care Provider."

signature	address
1 <i>Norman D. Walker</i>	<i>HC 90 Box 44</i> <i>Moccasin, Mont 59462</i>
2 <i>Jean H. Walker</i>	<i>"</i>
3 <i>Ruth Matzger</i>	<i>Box 43 Moccasin, Mont. 59462</i>
4 <i>William Matzger</i>	<i>Moccasin, Mont.</i>
5 <i>Ernest R. Hajenga</i>	<i>HC90 BX34 Moccasin, MT. 59462</i>
6 <i>Levin R. Hajenga - &amp; H. T.O.</i>	<i>HC90 BX34 Moccasin, MT. 59462</i>
7 <i>William F. Derksen</i>	<i>Moccasin Montana 59462</i>
8 <i>Veronica J. Henry</i>	<i>Box 27 Moccasin MT. 59462</i>
9 <i>Mabel E. Walker</i>	<i>Box 31 Moccasin MT. 59462</i>
10 <i>Ralph E. Walker</i>	<i>Box 31 Moccasin MT.</i>
11 <i>Connie Metcalf</i>	<i>HC 90 Box 39</i> <i>Moccasin, MT 59462</i>
12 <i>Terry L. Metcalf</i>	<i>HC 90 Box 39</i> <i>Moccasin, Montana 59462</i>
13 <i>Marjorie J. Metcalf</i>	<i>Moccasin, MT 59462</i>
14 <i>Charles E. Metcalf</i>	<i>Moccasin, MT. 59462</i>

Send petitions to: House Of Representatives  
Committee on Business and Labor  
Capitol Station  
Helena, Montana 59620

PETITION OF SUPPORT

WE, the undersigned, urge you to support House Bill 415 in order to help control the spiralling costs of health care for older Montanans.

HB 415 is "An Act Providing That It Is A Violation Of The Montana Consumer Protection Act For A Health Care Provider To Charge Medicare Patients More Than Approved Medicare Rates For Treatment; And Requiring Posting Of This Law In The Place Of Business Of A Health Care Provider."

signature	address
1 <i>Natricia M. Hodge</i>	<i>Al.</i> <i>Moccasin, Montana 59462</i>
2 <i>Ivan Zimmer</i>	<i>RT 3</i> <i>Stanford, Mt 59479</i>
3 <i>Mildred Zimmer</i>	<i>RT 3</i> <i>Stanford Mt.</i>
4 <i>Natasha E. Hodge</i>	<i>Moccasin Mt 59462</i>
5	
6	
7	
8	
9	
10	
11	
12	
13	
14	

Send petitions to: House Of Representatives  
Committee on Business and Labor  
Capitol Station  
Helena, Montana 59620

# PETITION OF SUPPORT

WE, the undersigned, urge you to support House Bill 415 in order to help control the spiralling costs of health care for older Montanans.

HB 415 is "An Act Providing That It Is A Violation Of The Montana Consumer Protection Act For A Health Care Provider To Charge Medicare Patients More Than Approved Medicare Rates For Treatment; And Requiring Posting Of This Law In The Place Of Business Of A Health Care Provider."

signature	address
1 <i>Leon Charles Jankel</i>	<i>Box 65 Utica Montana 59452</i>
2 <i>George L. Kesting</i>	<i>Box 39 Utica Montana</i>
3 <i>Barbara J. Jorgensen</i>	<i>Box 39 Utica, Montana 59452</i>
4 <i>Mike Jovey</i>	<i>60 Hobson Mt, 59452</i>
5 <i>Connie Campbell</i>	<i>Box 65 Utica Montana</i>
6 <i>Edith Wilmont</i>	<i>Box 62 Utica, Montana 59452</i>
7 <i>Lu Ann Gregoroff</i>	<i>Box 25 Utica Montana 59452</i>
8 <i>Mildred Jaurman</i>	<i>Box 38 Utica, Mont 59452</i>
9	
10	
11	
12	
13	
14	

Send petitions to: House Of Representatives  
Committee on Business and Labor  
Capitol Station  
Helena, Montana 59620



Testimony  
Robert Throssell, Chief Legal Counsel  
State Auditor and Commissioner of Insurance

EXHIBIT 21  
DATE 2/4/87  
HB 426

LC 1098/01

## HOUSE BILL NO. 426

### REGULATION OF GOVERNMENTAL INSURANCE PROGRAMS

The Legislature over the years has created various governmental insurance programs administered by state and local governments. The one that is in the news is the state fund plan of Workers' Compensation Insurance. The state fund plan of the Workers' Compensation Insurance is operated in the same fashion as an insurance company. An employer obtains coverage by paying a premium to the state fund. The other style of insurance programs operated by the state are those currently used to fund the self-insurance reserve for tort claims and the state employees group insurance plan. In these two programs, the state creates a reserve or funds the claims that come in.

As a result of the state of Montana becoming involved in the provision of insurance benefits, specific acts have been passed to create these programs. At times, like the state employees group insurance program, the Legislature has specifically stated that Title 33, the Insurance Code, will not apply to the program. But in the case of Workers' Compensation and the State Self-Insurance Reserve Fund, no specific exclusions were provided. The purpose of this HB 426 is to have the Legislature clarify if it intends for the Insurance Code to apply to these types of programs. This bill addresses five specific governmental insurance programs.

Section one of HB 426 exempts Workers' Compensation Plan Number One, the employer or employers' association self-insurance plan and Workers' Compensation Plan Number Three, the state plan, from regulation by the Insurance Code. While not clearly stated in the law, the effect of current law is to exempt them from regulation under the Insurance Code. The Workers' Compensation law already addresses many of the same areas of insurance regulation found in the Insurance Code. In addition the Legislature has provided that the Workers' Compensation Division oversee the programs. It would be redundant for the Insurance Commissioner to oversee an agency of state government that is accountable to the Legislature. The enactment of this bill will specifically exclude the self-insured and the state fund portion of Workers' Compensation Insurance from regulation under the Insurance Code.

Section one of HB 426 also exempts the State Employee Group Insurance Program from regulation under the Insurance Code. In Section 2-19-812(6), MCA, Chapter 555 of the Laws of 1979, the Legislature previously exempted the State Employees Group Insurance Program from the provisions of Title 33. By placing this exemption in the Insurance Code, the provisions of Title 33 will contain the exemption for easy reference.

Section one of HB 426 also exempts from the Insurance Code the state comprehensive insurance plan under Section 2-9-202, MCA. This statute allows the Department of Administration to develop

a self-funded program. The state may elect to purchase insurance from an admitted insurance carrier. That carrier will be regulated under the provisions of Title 33. If the state self-insures, the self insurance plan would not be regulated by the Commissioner of Insurance. The Legislature in conjunction with the Department of Administration, Tort Claims Division, are responsible for administering the program. There is no need for another state agency to become involved.

Section two of HB 426 would regulate under the provisions of Title 33, insurance programs arranged by political subdivisions of this state. Under Section 2-9-211, MCA, political subdivisions of this state are given the authority to buy insurance or elect to use a deductible or self-insurance plan. In addition the law allows them to enter into self-insurance plans with other political subdivisions. It is this pooling activity the bill would put under the existing insurance regulatory laws.

The concern is that the joint self-insurance plans are not reviewed by any regulatory body. These programs are designed to act as the first line of insurance protection for the public. Someone injured as a result of the negligence of a political subdivision must rely on the self-insurance plan for payment. It is also important to taxpayers that the plans be organized and operated in accordance with sound insurance financial requirements. If a self-insurance plan fails, taxpayers would be forced to make up the obligations.

Section two of HB 426 makes the provisions of the Insurance Code apply to employee group benefit programs offered by political subdivisions of this state. While it is clear the Legislature has given the Department of Administration the authority to administer a self-funded insurance program for state employees, the same authority has not been extended to political subdivisions of this state. At least one political subdivision has instituted a self-funded program.

The basic principal of insurance is to spread risk among many people. There is the potential danger that the political subdivision with a relatively small number of employees could be faced with a sizable claims. It is essential that any program establish and maintain adequate reserves to pay claims. Controls are necessary to assure the employees that they will receive benefits that are promised. Controls also assure that the taxpayers of the political subdivision will not be hit with tax levies to make up deficiencies.

Section two of HB 426 will have an impact on the insurance programs currently offered by political subdivisions. The programs will have to comply with the Insurance Code. In general the requirements mandate that the programs maintain adequate reserves to cover anticipated losses. This requirement will not let the political subdivision expend the reserves for other purposes. If the plan provides for reinsurance or excess loss coverage, the financial regulation will make sure that any such coverage is obtained from reliable

sources. The cost of this regulation will add to the cost of providing the coverage. The question is whether the cost is worth the protection afforded by financial regulation.

The second area of regulation which will apply to the programs is the payment of the premium tax. As an insurer under the insurance code, contributions to the program would be considered premiums. All direct premiums received on risks located in the state are subject to the premium tax. The levying of the premium tax will increase the cost of the plans. At this time, since the plans are not regulated there is no way of estimating the premium tax impact.

The third critical area that would apply to the political subdivisions' plans would be the guaranty fund laws. Inclusion under the Insurance Code would provide political subdivisions with the protection of the fund and the responsibility of supporting it. When other insurers are declared insolvent, the political subdivisions would be assessed their proportional share of the money owed to policyholders. If for some reason the political subdivisions plan became insolvent, its obligations would be covered by the fund.

The costs to the plans for belonging to the guaranty funds would be those costs associated with paying the assessments. In the property and casualty fund, rates can be increased cover the assessment. In the life and health fund, an assessment is offset against the premium tax obligation. In return for these expenses, the policyholders, claimants and the taxpayers would receive protection in the event a plan failed. Because the costs of participation in the guaranty fund vary from year to year, it is impossible to estimate the impact on the plans.

In summary HB 426 clarifies the law concerning the regulation of governmental insurance programs. For sound reasons, those insurance plans already being operated by the state under direction by this Legislature are exempt from further regulation of the Insurance Code. The insurance plans now being operated by political subdivisions with no specific Legislative guidance are placed under existing insurance regulation. There are costs associated with the decision to regulate insurance plans operated by the political subdivisions. The costs represent the protection afforded the policyholders, claimants and taxpayers by having the plans operated in accordance with existing insurance law.

Liability Risk Retention Act of 1986  
Fact Sheet

BACKGROUND:

The Product Liability Risk Retention Act of 1981 preempted certain state laws that tended to inhibit the formation of liability risk retention groups and purchasing groups for purposes of insuring product liability. The Liability Risk Retention Act of 1986 expands the scope of the 1981 preemption to enable risk retention groups and purchasing groups to provide not only product liability insurance but all types of liability insurance.

RISK RETENTION GROUPS:

The state in which a risk retention group is chartered retains authority to regulate it while the non-chartering states in which a risk retention group operates have limited regulatory authority over it. A non-chartering state has more authority to regulate a risk retention under the 1986 Act than it had under the 1981 Act.

A risk retention group must have only members who are engaged in businesses or activities similar or related with respect to liability by virtue of similar or common business, trade, product, services, premises, or operations. A risk retention group must be licensed as an insurer under the laws of one of the 50 states. The chartering state may regulate the formation and operation of a risk retention group.

A. Laws from which a risk retention group is exempt:

1. Laws inhibiting the operation of risk retention groups
2. Laws requiring participation in the state guaranty fund
3. Countersignature laws
4. Laws that discriminate against a risk retention groups or its members

B. Laws with which a state in which a risk retention group operates may require the risk retention group to comply:

1. Agent licensing laws
2. Laws requiring the submission of information (plan of operation or feasibility study and annual financial statement)

C. Laws with which ANY state may require a risk retention group to comply:

1. Unfair settlement practice laws
2. Premium tax laws
3. MAP and JUA laws
4. Laws requiring service of process through the commissioner of insurance
5. Examination laws
6. Orders by the commissioner
7. Deceptive, false, or fraudulent acts laws
8. Laws requiring compliance with court injunctions regarding hazardous financial condition or financial impairment
9. Laws requiring notice to consumers

PURCHASING GROUPS:

Purchasing groups are not an insurer. They can be comprised only of members with similar or related liability exposure by virtue of common business, trade, product, services, premises, or operations. A purchasing group may be domiciled in any state. A purchasing group purchases only for its group members and only to cover their similar or related liability exposure.

A. Laws from which a purchasing group is exempt:

1. Laws prohibiting the establishment of purchasing groups
2. Laws prohibiting the issuance or offer of insurance based on loss and expense experience
3. Laws prohibiting a purchasing group to purchase insurance on a group basis
4. Laws prohibiting a purchasing group from purchasing insurance on a group basis if not in existence for a minimum period or because a member has not belonged to the group for a minimum period of time
5. Laws requiring a purchasing group to have a minimum number of members, common ownership or affiliation, or certain legal form
6. Laws requiring a certain percentage of the members of a purchasing group to obtain insurance on a group basis
7. Countersignature laws
8. Laws discriminating against a purchasing group

B. Laws with which a state may require a purchasing group to comply:

1. Agent licensing laws
2. Laws requiring the submission of notice of intent
3. Laws requiring the purchasing group to designate the commissioner of insurance as agent for service of process

PROPOSED AMENDMENTS BY THE STATE AUDITOR  
HOUSE BILL 439--RISK RETENTION GROUPS AND PURCHASING GROUPS

1. Page 1, lines 17 through 19.  
Strike: subsection (1) in its entirety  
Renumber: subsequent subsections
2. Page 7, line 25.  
Following: "operation"  
Strike: "of"  
Insert: "or"
3. Page 14, line 14.  
Following: "1986"  
Insert: ", in any state of the United States"
4. Page 14, line 17.  
Strike: "26"  
Insert: "27"
5. Page 14, line 19.  
Strike: "26"  
Insert: "27"
6. Page 14, line 23.  
Strike: "26"  
Insert: "27"
7. Page 15, line 11.  
Strike: "in which"  
Insert: "where"
8. Page 15, line 12.  
Strike: "in which"  
Insert: "where"
9. Page 15, line 18.  
Strike: "[this act]"  
Insert: "this Title"
10. Page 17.  
Following: line 8.  
Insert: "Section 16. Severability. If a part of this act is invalid, all valid parts that are severable from the invalid part remain in effect. If a part of this is invalid in one or more of its applications, the part remains in effect in all valid applications that are severable from the invalid applications."  
Renumber: subsequent sections

PROPOSED AMENDMENT BY THE STATE AUDITOR  
HOUSE BILL 433--GENERAL REVISION OF INSURANCE LAWS

1. Page 7, line 8.

Strike: "Motor vehicle."

Insert: "Definitions. As used in [sections 7 through 15], the following definitions apply: (1)"

2. Page 7.

Following: line 12

Insert: "(2) "Motor vehicle liability policy" means any policy of automobile or motor vehicle insurance against liability now or hereafter required under Title, 61, chapter 6, parts 1 and 3."



HOUSE BILL 433

Amendment proposed by Randy Gray, lobbyist for State Farm  
and National Association of Independent Insurers (NAII).

Section 7

1. Page 7, line 22

Following: "registered"

Strike: "or"

Insert: "and"

2. Page 8, line 5

Following: "therefrom"

Strike: "."

Insert: "caused by an accident arising out of the  
operation or use of such vehicle. An  
uninsured motor vehicle is a land motor  
vehicle, neither the ownership, nor the  
maintenance, nor the use of which is  
insured or bonded for bodily injury  
liability at the time of the accident."

TESTIMONY

House Bill 440

Presented by Tanya M. Ask  
Montana Insurance Department

We support this bill and oppose the general use of "defense cost within policy limits" provisions since they are not in the best interest of the general commercial insurance buying consumer. When an insured purchases liability policy limits, he or she purchases that much insurance protection. If my business purchases liability protection in the amount of \$1 million dollars, and a valid claim is entered against me which amounts to \$1 million dollars, that claim would now be paid. If my policy includes defense within limits and the cost of the defense was \$250,000, the \$250,000 would apply towards my policy limits leaving a balance of \$750,000 in the policy for claim payment.

There are certain lines where coverage simply does not exist. At that point it may be necessary to allow a contract with this provision to be offered simply so there is some insurance for the insurance buying public.

The general concept of defense costs within policy limits is one the industry through the Insurance Service Office has put forth for consideration by all insurance commissioners. The proposals have been rejected by those commissioners through their national association in December. This provision, which was to act as a cost containment mechanism, appears to instead become a cost transference to the insured.

Before such a transference should ever be considered, the insured must know he/she is accepting that additional burden. The insured must be allowed a reasonable degree of control in the defense of the case. The insured must also, through reduced premium, be able to share in the cost-containment.

TESTIMONY

EX-31 2  
DATE 2/4/8  
HS 441

House Bill 441  
Pro-rata Cancellation of Financed Contract

Prepared by Tanya Ask  
Montana Insurance Department

We support this bill. Commercial insurance is not a small portion of a business budget, and frequently the premium is financed through a premium finance company. If the insured misses a payment, the premium finance company, having power of attorney, has the right to cancel that contract. This allows that cancellation to be pro-rata, the insured pays only for the coverage actually received.

HOUSE BILL 441

Amendment proposed by Randy Gray, lobbyist for State Farm  
and National Association of Independent Insurers (NAII).

Page 2, line 10

Following: "cancelled"

Strike: ", "

Insert: "after its initial term,"

INFORMATION SHEET

House Bill 414: Immunity for disseminating information about  
an official investigation of insurance or  
reinsurance fraud

Sponsor: Representative Ron Miller

I. Background

The National Association of Insurance Commissioners (NAIC) has adopted a Model Immunity Act. New York and Texas have already adopted the Model Immunity Act and the remaining states have agreed to propose similar legislation when each of their Legislatures meets. Texas encourages every state to adopt an immunity law like HB 414 to facilitate sharing investigative reports. The members of the NAIC have unanimously agreed to propose immunity laws for that reason.

II. Purpose

HB 414 provides immunity from liability to persons who furnish information to the commissioner of insurance about any known or suspected fraudulent insurance or reinsurance transaction and to the commissioner of insurance and her employees, who disseminate official investigative reports relating to insurance or reinsurance fraud. The purpose of HB 414 is to facilitate sharing investigative reports among the states and to encourage persons harmed by insurance or reinsurance fraud to notify the appropriate authorities about any known or suspected fraudulent insurance or reinsurance transaction. The immunity from liability afforded by HB 414 applies only if the person disseminating the information about insurance or reinsurance fraud acts without malice. In other words, a person is immune from liability under HB 414 only if he (1) disseminates information about insurance or reinsurance fraud; and (2) acts without malice.

III. Section by Section Explanation

Subsection (1) of section 1 of HB 414 provides immunity from liability to a person, employee, or agent of that agent who acts without malice in furnishing to the commissioner of insurance information relating to any known or suspected fraudulent insurance or reinsurance transaction.

Subsection (2) of section 1 of HB 414 provides immunity from liability to the commissioner of insurance and to an employee, agent, or designee of the commissioner who acts without malice in investigating an allegedly fraudulent insurance or reinsurance transaction or in publishing or disseminating an official report related to an official investigation of insurance or reinsurance fraud.

Section 4 of HB 414 provides that HB 414 will pass only by a vote of two-thirds of the members of each house.

## VISITORS' REGISTER

BUSINESS AND LABOR

COMMITTEE

BILL NO. HB 415

DATE February 4, 1987

SPONSOR Rep. Harry Fritz

NAME (please print)	REPRESENTING	SUPPORT	OPPOSE
Lon Loge	self + MSIM		—
Edward Carlson	MSCA	✓	
Jan Gubrich	MMA	✓	
Marion Jackson	MSCA	✓	
LEE WISER	SELF	✓	
Brent KANDARIAN	SELF	✓	
Robert Karczewski	SELF	✓	
CHARLENEA RICHARDSON	SELF	✓	
John Brown	MSCA HBL	✓	
Jack Melby	Self Goodwill		✓
Alma Van Aken	Livingston	✓	
Robert Van Aken	Livingston	✓	
LARRY E. MCKERRAN	SELF		✓
ANNIE BARTOS	MMA		✓
Tom Grogan	Golden Nuggets	✓	
Chick Harvey	MSCA Golden Nuggets	✓	
Wm. W. Whitford	MMA		✓
ST. RICHARDS INC	Medical Care		✓

IF YOU CARE TO WRITE COMMENTS, ASK SECRETARY FOR WITNESS STATEMENT FORM.

PLEASE LEAVE PREPARED STATEMENT WITH SECRETARY.

## VISITORS' REGISTER

BUSINESS AND LABOR

COMMITTEE

BILL NO. HB 415DATE February 4, 1987SPONSOR Rep. Harry Fritz

NAME (please print)	REPRESENTING	SUPPORT	OPPOSE
Philip L. Paul	M S C A	✓	
K.A. Truxel	M S C A	✓	
Gloria Truxel	M S C A	✓	
Earl J. Ruddy	M S C A	✓	
Sam Loe	M S C A	✓	
Glynn Anderson		✓	
Mike Jurcic	M S C A	✓	
Len J. Eberhart	M M A		✓
Dr. Irm Elliott	M S C A	✓	
Devoir, E R	M S C A	✓	
Devoir, Frances A	M S C A	✓	
Lee, Martha	M S C A	✓	
Liz T. Loph	M S C A	✓	
Wagmiller, Orace	M S C A	✓	
Douglas W. Campbell	M S C A	✓	
Mildred Tamm	Utica Mt	✓	
Janette Stevenson	Haleon Mt M S C A	✓	
Alice Campbell	M S C A	✓	
Shirley A. McClure	M S C A	✓	

IF YOU CARE TO WRITE COMMENTS, ASK SECRETARY FOR WITNESS STATEMENT FORM.

PLEASE LEAVE PREPARED STATEMENT WITH SECRETARY.

## VISITORS' REGISTER

BUSINESS AND LABOR

COMMITTEE

BILL NO. HB 415

DATE February 4, 1987

SPONSOR Rep. Harry Fritz

NAME (please print)	REPRESENTING	SUPPORT	OPPOSE
Anna McKee	MSEA Great Falls	X	
Marie Gaudin	MSEA Great Falls	X	
Kedi Siro	MSEA Great Falls	X	
Marcelle Kier		X	
Chris Walter		X	
Carole Shanks and	Colony's Hospital		X
John H. Hare	Peacocks Hotel	X	
Jim W. Cully	MSEA Great Falls	X	
John R. Halseth	Great Falls		X
F. John Allaine	Great Falls MMA		X
Lenora K. H. Hare	B. H. Hare	X	
John M. Campbell	High F - Hare		
Donald L. Hare	MSEA Great Falls		
Miriam H. Hare	Chateau Hare		
William H. Hare	Chateau Hare	X	
Marie John	Chateau Hare		X
Jack H. Hare	Chateau Hare	X	
Marjorie Hare	Chateau Hare	X	

IF YOU CARE TO WRITE COMMENTS, ASK SECRETARY FOR WITNESS STATEMENT FORM

PLEASE LEAVE PREPARED STATEMENT WITH SECRETARY.



## VISITORS' REGISTER

BUSINESS AND LABOR

COMMITTEE

BILL NO. HB 415

DATE February 4, 1987

SPONSOR Rep. Harry Fritz

NAME (please print)	REPRESENTING	SUPPORT	OPPOSE
Sam Ryan	MISC a	X	
Maely Phum	CAP 1	X	
Phil K. Lopez	Opticians (AOS)		X
Margaret Skard	TECA	X	
John K. K. K.	TECA	X	
Don Judge	MT STATE AFL-CIO	X	
Charles K. K.	Governor's Office		
Bonnie K. K.	MT State Bar Association		X
Natalie K. K.	College of Business		X
James K. K.	Montana Medical Association		X
Henry D. K.	Billing Clinic		X
Robert H. K.	Billing, MT		X

IF YOU CARE TO WRITE COMMENTS, ASK SECRETARY FOR WITNESS STATEMENT FORM.

PLEASE LEAVE PREPARED STATEMENT WITH SECRETARY.

## BUSINESS AND LABOR

BILL NO. HB 440

DATE February 4, 1987

SPONSOR Rep. Edward J. Grady

IF YOU CARE TO WRITE COMMENTS, ASK SECRETARY FOR WITNESS STATEMENT FOR

PLEASE LEAVE PREPARED STATEMENT WITH SECRETARY.

## VISITORS' REGISTER

BUSINESS AND LABOR

COMMITTEE

BILL NO. HB 441

DATE February 4, 1987

SPONSOR Rep. Edward J. Grady

NAME (please print)	REPRESENTING	SUPPORT	OPPOSE
Randy Grady	State Farm + NAZL		
Linda Dry	Premium Finance Ind.	✓	
Tanya Ask	MT. Ins. Dept	✓	

IF YOU CARE TO WRITE COMMENTS, ASK SECRETARY FOR WITNESS STATEMENT FORM.

PLEASE LEAVE PREPARED STATEMENT WITH SECRETARY.

## VISITORS' REGISTER

BUSINESS AND LABOR

COMMITTEE

BILL NO. HB 433

DATE Feb. 4, 1987

SPONSOR Rep. Jack Sands

NAME (please print)	REPRESENTING	SUPPORT	OPPOSE
Randy Gray	State Farm & AII	✓	
Kathy Irigoin	State Auditor	X	

IF YOU CARE TO WRITE COMMENTS, ASK SECRETARY FOR WITNESS STATEMENT FORM

PLEASE LEAVE PREPARED STATEMENT WITH SECRETARY.

## VISITORS' REGISTER

BUSINESS AND LABOR

COMMITTEE

BILL NO. HB 426

DATE February 4, 1987

SPONSOR Rep. Bud Campbell

[illegible]

IF YOU CARE TO WRITE COMMENTS, ASK SECRETARY FOR WITNESS STATEMENT FORM.

PLEASE LEAVE PREPARED STATEMENT WITH SECRETARY.

## BUSINESS AND LABOR

BILL NO. HB 439

DATE February 4, 1987

SPONSOR Rep. Edward J. Grady

IF YOU CARE TO WRITE COMMENTS, ASK SECRETARY FOR WITNESS STATEMENT FOR

PLEASE LEAVE PREPARED STATEMENT WITH SECRETARY.

# VISITORS' REGISTER

BUSINESS AND LABOR

COMMITTEE

BILL NO. HB 414

DATE February 4, 1987

SPONSOR Rep. Ron Miller

[illegible]

IF YOU CARE TO WRITE COMMENTS, ASK SECRETARY FOR WITNESS STATEMENT FORM.

PLEASE LEAVE PREPARED STATEMENT WITH SECRETARY.