EXHIBIT 6
DATE 2-16-07
HB 621 & 622

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Sender: "Duane \"Pete\" Pettersen" <petegolf@myyellowstone.net>

Subject: FW: HB 621 and HB 622

Date: Thu, 15 Feb 2007 14:41:20 -0700

To: <stoker@montana.com>, <tmcgillvray@bresnan.net>, <arlene_becker@bresnan.net>, <mcaferro@onewest.net>, <dutton4mt@hotmail.com>, <julfrench71@yahoo.com>, <pathd13@blackfoot.net>, <repjunisjones@yahoo.com>, <krayton@kraytonkerns.org>, <mcdave94@hotmail.com>, <mmilburn@mcn.net>, <kenneth59@bresnan.net>, <michelereinhart@gmail.com>, <hdsands@aol.com>

Chairman Ron Stoker and members of the Human Services Committee:

HB 621 and 622 appear to be a breath of fresh spring air. Too often bills are passed without looking at "unintended consequences". Medical Insurance mandates are one of those areas whereby Montana has over 37 mandates plus the Federal mandates. Estimates of there cost to consumers run from $0.25 on the dollar and higher.

X As an Insurance agent for 27 years with primary emphasis in the health insurance market, I can attest to the costliness of mandates, their effect upon consumers and there negative effect upon the number of insurance companies offering health insurance in Montana.

HB 621 would provide a needed "affordable alternative" for individuals and employees of small groups. Please support!

Please support Representative McGillvray's bills, HB 621 and HB 622.

Duane "Pete Pettersen

Missoula, Montana