EXHIBIT 3
DATE 3-19-07
SB 387

March 19, 2007

Chairman Stoker and Members of the Committee:

For the record, my name is Sandra Sedey, I am from Montana City.
I am here to ask for your support of Senate Bill 387 and recommend a do pass.
This bill will assure that consumers will have all the information they need to make an informed decision before they buy health insurance. I am a firm believer that early screening means early detection. Because of this, I am a six year breast cancer survivor. For many years we had company provided insurance while my husband was employed, we chose to keep it after he retired but for a hefty price of over $1400 a month. That is a monthly income for a lot people. Earlier this year we decided to shop for new health insurance that would meet all of our needs. After talking with the representative and signing all the required papers, we were floored that we had to pay up front before our application could be sent and approved. We weren't allowed to see the disclosures until we were approved. I found this to be very disturbing and somewhat deceitful. Our daughter who lives in the Helena area with her family said that they have experienced this as well but with a different health insurance company. It appears that ours was not an isolated incident.
Chairman ~~Weinberg~~ Stoker and Members of the Committee, this is unacceptable. We should all know what screenings are covered and what is not, so that we can make informed decisions before signing. I didn't know until about three weeks ago when I came to this Capitol in support of the American Cancer Society that this was even happening in the health insurance industry. It was a wake-up call not only to us but to the many people I have spoken with.
In conclusion, I wish to say thank you to the Members of this Committee for listening and to say thank you to the American Cancer Society for inviting me to come and speak to you.