

SENATE HEARING SLIP

(Please Print Plainly)

DATE: 3-17-99

BILL NO. SB 1

SUBJECT _____

(NAME) Bill G. Smith

(Street Address or Route Number) One N. Pinckney Suite 201

(City and Zip Code) Madison WI 53703

(Representing) National Federation of Independent Business / Wisconsin

Speaking in Favor:

Speaking Against:

Registering in Favor:

but not speaking:

Registering Against:

but not speaking:

Speaking for information only; Neither for nor against:

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Senate Sergeant-At-Arms
State Capitol - B35 South
P.O. Box 7882
Madison, WI 53707-7882

SENATE HEARING SLIP

(Please Print Plainly)

DATE: 3-17-99

BILL NO. SB 1

SUBJECT _____

(NAME) Alvin R Houts, MGR

(Street Address or Route Number) N-7070 - 141 P

(City and Zip Code) DeLavan WI 53115

(Representing) _____

Speaking in Favor:

Speaking Against:

Registering in Favor:

but not speaking:

Registering Against:

but not speaking:

Speaking for information only; Neither for nor against:

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SENATE HEARING SLIP

(Please Print Plainly)

DATE: 3/17/99

BILL NO. SB 1

SUBJECT _____

(NAME) Marabell Stetinger

(Street Address or Route Number) 12070 County Road P

(City and Zip Code) DeLavan WI 53115

(Representing) _____

Speaking in Favor:

Speaking Against:

Registering in Favor:

but not speaking:

Registering Against:

but not speaking:

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SENATE HEARING SLIP

(Please Print Plainly)

DATE: 3-17-99

BILL NO. SB 1

SUBJECT _____

Wynne Corey
(NAME)

111 S. Howell
(Street Address or Route Number)

MADISON
(City and Zip Code)

WIDE PLEASANT BUSINESSES
(Representing)

Speaking in Favor:

Speaking Against:

Registering in Favor:

but not speaking:

Registering Against:

but not speaking:

Speaking for information only; Neither for nor against:

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SENATE HEARING SLIP

(Please Print Plainly)

DATE: 3-17-99

BILL NO. SB 1

SUBJECT _____

Kathi Kilgore
(NAME)

2801 Fish Hatchery Rd.
(Street Address or Route Number)

MADISON WI 53713
(City and Zip Code)

WI Restaurant Assn.
(Representing)

Speaking in Favor:

Speaking Against:

Registering in Favor:

but not speaking:

Registering Against:

but not speaking:

Speaking for information only; Neither for nor against:

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SENATE HEARING SLIP

(Please Print Plainly)

DATE: 3-17-99

BILL NO. SB 1

SUBJECT _____

FRED T. HOOKKAMP
(NAME)

4530 N. 124TH ST
(Street Address or Route Number)

WAUNATOSA, WI 53007
(City and Zip Code)

FEED HONKAMP SALES CO.
(Representing)

Speaking in Favor:

Speaking Against:

Registering in Favor:

but not speaking:

Registering Against:

but not speaking:

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SENATE HEARING SLIP

(Please Print Plainly)

DATE: 3-17-99

BILL NO. SB1

OR
SUBJECT Insurance Pooling

Debbie Uate
(NAME)

(Street Address or Route Number)

(City and Zip Code)
W Health + Hospital Assoc.
(Representing)

Speaking in Favor:

Speaking Against:

Registering in Favor:

but not speaking:

Registering Against:

but not speaking:

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SENATE HEARING SLIP

(Please Print Plainly)

DATE: 03.17.99

BILL NO. SB1

OR
SUBJECT _____

Pan Schwarzer
(NAME)

(Street Address or Route Number)
104th Enterprise Lane 102A

(City and Zip Code)
Madison, WI 53719-1139

(Representing)
Wt. Assn of Health Underwriters

Speaking in Favor:

Speaking Against:

Registering in Favor:

but not speaking:

Registering Against:

but not speaking:

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SENATE HEARING SLIP

(Please Print Plainly)

DATE: _____

BILL NO. SB1

OR
SUBJECT _____

Tim Tenuta
(NAME)

(Street Address or Route Number)

(City and Zip Code)
WBLHI
(Representing)

Speaking in Favor:

Speaking Against:

Registering in Favor:

but not speaking:

Registering Against:

but not speaking:

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Madison, WI 53707-7882

SENATE HEARING SLIP

(Please Print Plainly)

DATE: 3-17-99

BILL NO. SB 1

SUBJECT _____

Steven Miller

(NAME)

1400 E. Washington #202

(Street Address or Route Number)

Madison, WI 53703

(City and Zip Code)

Independent Business

(Representing)

Speaking in Favor:

Speaking Against:

Registering in Favor:

but not speaking:

Registering Against:

but not speaking:

Speaking for information only; Neither for nor against:

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State Capitol - B35 South
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Madison, WI 53707-7882

SENATE HEARING SLIP

(Please Print Plainly)

DATE: 3/17/99

BILL NO. Senate Bill 1

SUBJECT _____

Senator Fred Resser

(NAME)

220 South Capitol

(Street Address or Route Number)

(City and Zip Code)

(Representing)

Speaking in Favor:

Speaking Against:

Registering in Favor:

but not speaking:

Registering Against:

but not speaking:

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SENATE HEARING SLIP

(Please Print Plainly)

DATE: 3-17-99

BILL NO. SB 1

SUBJECT _____

John Schoessow

(NAME)

N 5820 Johnson Rd

(Street Address or Route Number)

(City and Zip Code)

(Representing)

Speaking in Favor:

Speaking Against:

Registering in Favor:

but not speaking:

Registering Against:

but not speaking:

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SENATE HEARING SLIP

(Please Print Plainly)

DATE: 3/17/99

BILL NO. SB1

OR
SUBJECT health care

coverage plan

Sabrina Gentile
(NAME)

1212 Deming Way
(Street Address or Route Number)

Madison 53717
(City and Zip Code)

WI Farm Bureau
(Representing)

Speaking in Favor:

Speaking Against:

Registering in Favor:
but not speaking:

Registering Against:
but not speaking:

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only; Neither for nor against:

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Madison, WI 53707-7882

SENATE HEARING SLIP

(Please Print Plainly)

DATE: 3/17/99

BILL NO. SB-1

OR
SUBJECT Health Care Coverage

plan (Established by Dept.

of Employee Trust)

DEXTRA HADJUST
(NAME)

MILW, WI 53202
(Street Address or Route Number)

MILW, WI 53202
(City and Zip Code)

CTY of Milwaukee
(Representing)

Speaking in Favor:

Speaking Against:

Registering in Favor:
but not speaking:

Registering Against:
but not speaking:

Speaking for information
only; Neither for nor against:

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Madison, WI 53707-7882

SENATE HEARING SLIP

(Please Print Plainly)

DATE: MARCH 17, 1999

BILL NO. SB 1

OR
SUBJECT _____

Tom Reilly
(NAME)

3031 W. MONTANA
(Street Address or Route Number)

MILWAUKEE WI 53234
(City and Zip Code)

Avrofa Health Care
(Representing)

Speaking in Favor:

Speaking Against:

Registering in Favor:
but not speaking:

Registering Against:
but not speaking:

Speaking for information
only; Neither for nor against:

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State Capitol - B35 South
P.O.Box 7882
Madison, WI 53707-7882

SENATE HEARING SLIP

(Please Print Plainly)

DATE: 3/17/99

BILL NO. SB 1

SUBJECT _____

Laver Danielson

(NAME)

214 N Hamlet

(Street Address or Route Number)

Madison 53703

(City and Zip Code)

DFLS AG/Gen

(Representing)

Speaking in Favor:

Speaking Against:

Registering in Favor:

but not speaking:

Registering Against:

but not speaking:

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State Capitol - B35 South
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Madison, WI 53707-7882

SENATE HEARING SLIP

(Please Print Plainly)

DATE: March 17, 1999

BILL NO. S.B. 1

SUBJECT Health Care Plan

for Small Employers

Rep. Sue Anne Jensen

(NAME)

322 E. Washington

(Street Address or Route Number)

Madison 53599-2834

(City and Zip Code)

Outman active for Public Policy

(Representing)

Speaking in Favor:

Speaking Against:

Registering in Favor:

but not speaking:

Registering Against:

but not speaking:

Speaking for information only; Neither for nor against:

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State Capitol - B35 South
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Madison, WI 53707-7882

SENATE HEARING SLIP

(Please Print Plainly)

DATE: 3-17-99

BILL NO. SB 1

SUBJECT _____

Terry Messer

(NAME)

(Street Address or Route Number)

(City and Zip Code)

922

(Representing)

Speaking in Favor:

Speaking Against:

Registering in Favor:

but not speaking:

Registering Against:

but not speaking:

Speaking for information only; Neither for nor against:

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State Capitol - B35 South
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Madison, WI 53707-7882

SENATE HEARING SLIP

(Please Print Plainly)

DATE: 3-17-99

BILL NO. Senate Bill #1

OR
SUBJECT Health Ins.

Reform

Greg Epp

(NAME)
5227 Hwy cc

(Street Address or Route Number)

Oregon WI 53575

(City and Zip Code) member

Self-employed - WI B

(Representing)

Speaking in Favor:

Speaking Against:

Registering in Favor:
but not speaking:

Registering Against:
but not speaking:

Speaking for information only; Neither for nor against:

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State Capitol - B35 South
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Madison, WI 53707-7882

SENATE HEARING SLIP

(Please Print Plainly)

DATE: 3/17/99

BILL NO. Senate Bill 1

OR
SUBJECT _____

Senator Peggy Rosenzweig

(NAME)
100 N. Hamilton, Room 407

(Street Address or Route Number)

Madison WI 53703

(City and Zip Code)

5th Senate District

(Representing)

Speaking in Favor:

Speaking Against:

Registering in Favor:
but not speaking:

Registering Against:
but not speaking:

Speaking for information only; Neither for nor against:

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Senate Sergeant-At-Arms
State Capitol - B35 South
P.O. Box 7882
Madison, WI 53707-7882

Vote Record

Senate Committee on Health, Utilities, Veterans and Military Affairs

Date: 4/28/99
 Moved by: Drew. Seconded by: Welch
 AB: _____ Clearinghouse Rule: _____
 AB: _____ Appointment: _____
 AJR: _____ Other: _____
 A: _____ SR: _____

1 A/S Amdt: _____
 A/S Amdt: _____ to A/S Amdt: _____
 A/S Sub Amdt: _____
 A/S Amdt: _____ to A/S Sub Amdt: _____
 A/S Amdt: _____ to A/S Amdt: _____ to A/S Sub Amdt: _____

Be recommended for:

- Passage
- Introduction
- Adoption
- Rejection

- Indefinite Postponement
- Tabling
- Concurrence
- Nonconcurrence
- Confirmation

Committee Member

Sen. Rodney Moen, Chair
 Sen. Roger Breske
 Sen. Judy Robson
 Sen. Jon Erpenbach
 Sen. Robert Welch
 Sen. Brian Rude
 Sen. Gary Drzewiecki

<u>Aye</u>	<u>No</u>	<u>Absent</u>	<u>Not Voting</u>
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Totals: _____

Motion Carried

Motion Failed

Vote Record

Senate Committee on Health, Utilities, Veterans and Military Affairs

Date: 4/28/99
Moved by: Welch Seconded by: Draw.
AB: _____ Clearinghouse Rule: _____
AB: _____ SB: 1 Appointment: _____
AJR: _____ SJR: _____ Other: _____
A: _____ SR: _____

A/S Amdt: _____
A/S Amdt: _____ to A/S Amdt: _____
A/S Sub Amdt: _____
A/S Amdt: _____ to A/S Sub Amdt: _____
A/S Amdt: _____ to A/S Amdt: _____ to A/S Sub Amdt: _____

Be recommended for:

- Passage as amended
- Introduction
- Adoption
- Rejection

- Indefinite Postponement
- Tabling
- Concurrence
- Nonconcurrence
- Confirmation

Committee Member

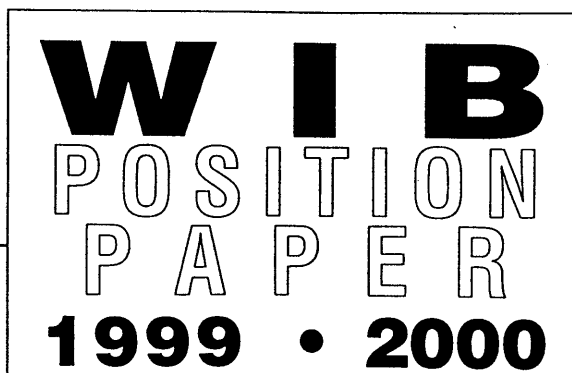
Sen. Rodney Moen, Chair
Sen. Roger Breske
Sen. Judy Robson
Sen. Jon Erpenbach
Sen. Robert Welch
Sen. Brian Rude
Sen. Gary Drzewiecki

<u>Aye</u>	<u>No</u>	<u>Absent</u>	<u>Not Voting</u>
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Totals: _____

Motion Carried

Motion Failed



FROM: WAYNE COREY
Executive Director

SB 1 HIGHLIGHTS

PRIVATE EMPLOYER HEALTH CARE COVERAGE PLAN

**PREPARED FOR: THE SENATE COMMITTEE ON HEALTH, UTILITIES
VETERANS AND MILITARY AFFAIRS**

Other Interested Parties

DATE: March 17, 1999

The opportunity for significant health insurance reform is here. The Wisconsin Legislature can make quality health insurance more accessible and more affordable for the employees of smaller businesses in 1999 by passing into law Senate Bill 1.

The lead authors of the legislation are Senator Rodney Moen (D-Whitehall) and Representative Terry Musser (R-Melrose). The bills enjoy strong bipartisan support with a majority of each house signed on as co-authors of one or both of the bills.

The private employer health care coverage plan in SB 1 and Assembly Bill 63 is based on the market concept of "pooling". Large numbers of small employers and employees are grouped together to create a significantly large purchasing "pool" so that rates are forced downward through a combination of lower administrative cost and competition for market share among carriers and health care providers.

SB 1 is NOT government health insurance. It does not create a mandated health insurance program. Businesses will be free to participate or not, as they choose. Participating businesses will continue to purchase health insurance through insurance agents, representing health insurance carriers that choose to be part of the program.

The key to the program is competition. By having each participating carrier put a price on identical packages, consumers can see those prices side by side and pick the coverage and carrier they wish. Employees will have the option of coverage through several plans.

We are small business free enterprise people. We appreciate any effort to increase competition in the marketplace and SB 1 will do that. Competition is good for consumers!

Wisconsin Independent Businesses, Inc.

In brief, the structure works in this fashion:

The Department of Employee Trust Funds will create several health insurance plans. Presumably, these plans will include preferred provider and health maintenance organization options. Those plans will be submitted to the Private Employer Health Care Coverage Board, which will have the authority to approve the plans.

The DETF will solicit and enter into contracts with participating insurance carriers.

The plans, when marketed, will be sold only by insurance agents. The DETF will not sell the plans but may publicize the program.

Rates for the program will be published annually by county and by any other factor the DETF finds appropriate.

Participating employers must make the program available to any employee working an average of 30 hours per week or more.

Participating employers must agree to pay at least 50% of the lowest premium rate available to an employee. The participating employee will have the option of several insurance plans. Employer financial participation is based on the cost of the lowest plan available to the employee.

The program must be made available to any employer and employee without regard to an individual or group's health or claims experience.

The DETF is expected to contract for the management of the program. State participation will be sunsetted in 2007.

In addition to these factors which are identical in SB 1 and AB 63, Representative Musser will prepare an amendment to provide a mechanism to include in the program any self-employed individual engaged in a business enterprise in this state, including a farm business, who has one or more dependents. This amendment will bring farm families and other self-employed persons into the pool. Development of SB 1 included extensive discussion about the fragility of the individual health insurance market. The objective of this amendment is to include in the pool two or more people in family units who wish to participate.

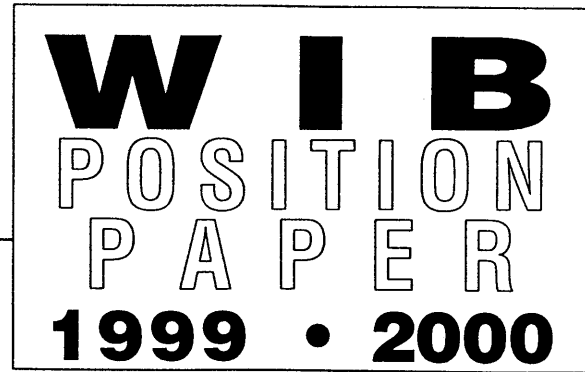
The private employer health care coverage plan contained in SB 1 and AB 63 is based on The Wisconsin Health Access Reform Program, created by Wisconsin Independent Businesses in 1994. The WHARP package is, itself, based in large part on the Health Insurance Plan of California, which has enjoyed an excellent track record of providing quality health insurance at lower rates for small businesses, including many firms that did not provide health insurance for their employees prior to the development of HIPC.

Wisconsin Independent Businesses believes SB 1 and its Assembly counterpart are carefully crafted bills that can make health insurance more accessible and more affordable for the owners and employees of smaller businesses.

On behalf of the 50,000 people who own 16,000 businesses and 9,000 farms served by WIB, we are grateful for your interest in this legislation.



FROM: WAYNE COREY
Executive Director



WIB 1999 HEALTH INSURANCE SURVEY

Preliminary Report

Survey conducted March 1999

Health Insurance Plan Results

- 83.71% Have a health insurance plan for full-time employees.
- 34.35% Have changed insurance carriers in the past two years.
- 26.75% Have taken a higher deductible in the past year.
- 10.03% Have asked employees to pay a higher percentage of the cost in the past year.
- 83.33% Reported increased health insurance costs in the last year.
- 18.84% Is the average rate of increase reported in the last year.

Deductible Information

- \$ 916.59 Average single person deductible.
- \$1,734.77 Average family deductible.

Firm Information

Firms with health insurance programs:

Number of Employees: Average: 18.81 Median: 8

Firms without health insurance programs:

Number of Employees: Average: 4.23 Median: 3

Source: WIB 1999 Health Insurance Survey, reflecting responses from owners of 730 Businesses. The survey is ongoing.

Wisconsin Independent Businesses, Inc.