



**Joe Leibham**

STATE SENATOR

**Testimony on Senate Bill 202  
Senate Committee on Agriculture, Financial Institutions and Insurance  
July 29, 2003**

Chairman Schultz and Committee Members,

I appreciate the opportunity to testify before you today on Senate Bill 202. This bill, and its companion in the Assembly, AB 313, is an effort to solve the current health care crisis facing farm families in Wisconsin. Senate Bill 202 would expand the eligibility of the State Insurance Pool to include individuals and their employees who are in the business of farming.

Farming is an important part of the culture and economy of our state. Too often we take for granted the food and milk that makes its way to our kitchen tables. Sometimes, we need to be reminded of the commitment and hard work Wisconsin farmers put forth each and every day to keep Wisconsin an agricultural leader in this modern age of farming. Agriculture is the backbone of Wisconsin's economy. The agriculture industry generates about \$40 billion a year and accounts for one in five jobs in Wisconsin.

Today's farm families and the agricultural community face great challenges. Economic challenges, land use challenges, and health care cost challenges. State Representatives Debi Towns, Amy Sue Vruwink, Senator Mark Meyer and I are among 40 legislators from both parties and from all parts of the state who feel that we need to take action to improve and enhance health insurance options for Wisconsin farm families and the agriculture industry.

A recent study by the University of Wisconsin-Madison revealed that 40 percent of our dairy producer colleagues either have insurance plans that do not cover all of their family members, or worse yet, no coverage at all. Young farmers entering the business and smaller scale farms are most likely to be the totally uninsured. Two-thirds of the remaining 60 percent of dairy farmers that do carry health insurance on all family members, get their policies from the private sector. Because they are rated as individuals or small groups, their premiums are high but the quality of their coverage is low. Under Senate Bill 202, any resident of Wisconsin who is engaged in the business of farming, including any individual who is employed by a farm business, may elect to receive coverage under any health care coverage plan offered to current state employees. Any farmer who is participating in the program would be required to pay to the Department of Employee Trust Funds the full cost of premiums and administrative costs.

Over the past six months, I have visited and worked at numerous family farms in the 9<sup>th</sup> Senate District. The experiences have been both strenuous and enlightening. Without a doubt, the rising costs of health care ranks close to the top when it comes to farm family concerns. I hear countless stories of high premiums and deductibles for our farmers. I have heard personal stories from farmers and their families about the true financial burdens of insuring their families.

SB 202 is an effort to solve the health care crisis for farm families. By pooling insurance costs, health care premiums for farmers can be controlled as a result of this increased buying power. Senate Bill 202 and Assembly Bill 313 has the support of the Wisconsin Farm Bureau Federation, the Wisconsin Farmers Union, Wisconsin Independent Business, NFIB, the Wisconsin National Farmers Organization, and many hardworking farm families in the State of Wisconsin.

As a state, Wisconsin can be proud of the commitment we have made to assist with the health care needs of the elderly, low-income families and children. While our state government cannot do much about low milk prices or weak commodity markets, we can step up and assist the Wisconsin agriculture industry and our farm families with health care insurance costs. SB 202 will establish an affordable health insurance option, much like the options we enjoy as state legislators, so that farm families can maintain and improve their health as they work to produce the products we need to keep healthy and satisfied.

Thank you for your time and consideration. I would be happy to address any questions from the committee on this important piece of legislation.



## POSITION PAPERS

*From Wayne Corey; Executive Director*

### **SB 202 : AFFORDABLE QUALITY HEALTH CARE FOR WISCONSIN FARMERS**

**July 29, 2003**

**PREPARED FOR :**

***THE SENATE COMMITTEE ON  
AGRICULTURE, FINANCIAL  
INSTITUTIONS & INSURANCE***

There is a health insurance crisis in Wisconsin. For many years insurance rates have been going up too far and too rapidly. The crisis is felt most acutely by our state's family farmers. Senate Bill 202 will directly address the problem. Wisconsin Independent Businesses urges the committee to support our farmers by supporting SB 202.

SB 202 is only part of the solution to Wisconsin's health insurance crisis. However, by providing access to the state Group Insurance Board pool, the state will assure that farmers will have access to quality health insurance at rates that are likely to be much more affordable than what these individuals and single family units can purchase in the current marketplace.

Access to the state purchasing pool will certainly mean that more people in Wisconsin will have health insurance. Today's individual market policy rates are prohibitive for many, many people who seek health insurance. WIB believes that SB 202 will provide a significant consumer option by making quality and affordable health insurance available.

Small group health insurance premium payments have been going up at untenable rates for the past decade. Individual market premium payments paid by farmers and other self-employed individuals have increased at rates that cannot be sustained. When health insurance costs are going up as much as 105% in a single year – and that is the worst farm family increase WIB has heard of – it requires household cost cutting that may be impossible to achieve. And so more people make the tragic decision to go without health insurance coverage.

Having a family face life without health insurance should be unacceptable in Wisconsin. We have the means to dramatically reduce this problem. BadgerCare has helped. The Private Employer Health Care Coverage Program could help keep families insured if the legislature takes the steps necessary to make the program operational. The new prescription drug purchasing pool has the potential to assist. SB 202 is an important component of this solution.

WIB pledges to do everything within our power to make health insurance accessible and affordable to all Wisconsin

*WI Independent Businesses, celebrating over a quarter-century of service, provides government, legal and tax services to over 52,000 people with ownership interest in 16,000 businesses and 9,000 farms.*

*John -*



State Representative

**Bonnie L. Ladwig**  
63rd Assembly District

- In response to your recent request.
- I thought you might be interested in the enclosed material.
- Other:

*Testimony on AB312.*

*Bonnie*

**STATEMENT of  
SUE BEITLICH, PRESIDENT  
WISCONSIN FARMERS UNION**

**On behalf of the  
WISCONSIN FARMERS UNION**

**Presented to the  
ASSEMBLY COMMITTEE ON INSURANCE**

**"THE HEALTH CARE CRISIS FOR WISCONSIN FARM  
FAMILIES"**

**July 17, 2003**

**MADISON, WI**

**Statement of Sue Beitlich, President of the Wisconsin Farmers Union, on behalf of the members of the Wisconsin Farmers Union, presented to the Wisconsin Assembly Committee on Insurance on July 17, 2003 at the State Capitol, Room 328 NW, Madison, Wisconsin.**

On behalf of the nearly 2,000 family farm members of the Wisconsin Farmers Union, I would like to thank you for the opportunity to testify today. I am Sue Beitlich and serve as president of the Wisconsin Farmers Union. My husband, Will, and I own and operate a 335 acre dairy farm and rent an additional 175 acres in western Wisconsin near La Crosse. We milk 50 cows, raise our replacement heifers, along with alfalfa, corn, oats, soybeans and occasionally tobacco. Will and I are still farming in spite of the historically low economic times we are facing and we attribute that to the fact that throughout our 27-year marriage one of us (and sometimes both of us) have held off-the-farm jobs for the health insurance benefit. We both grew up on farms and have always been involved in production agriculture. We purchased our farm in 1986 and realized we would need to keep our "town" jobs for a while. We never imagined it would still be a necessity to be working so hard to fulfill our dream to farm. We put in very long days to keep our farm running smoothly, do a good job in town, raise our three sons, and are active in our Farmers Union organization. We often feel exhausted from all the burdens we must bear. And yet we know we are not alone. Most of our farmer friends and neighbors are facing similar situations.

We had several farmers that wanted to be here today, but because of all the rain we've had so far in July, they have not been able to harvest their second crop of hay, and needed to stay on the farms today to tend to their harvest. Please understand however, that this is a very important issue to them and I'm here speaking on their behalf.

Our Wisconsin Farmers Union Vice President, Janet Nelson, has a health insurance premium that she and her husband have to face each month. They currently pay \$1400.00 per month and they each have a \$2,500 deductible. This is simply unacceptable. Janet told me that she recently found a milk check stub from 1976. They received \$9.10/cwt for their milk and paid \$92.00 per month for family health insurance coverage. Today they are receiving around \$10.00/cwt for their milk and pay \$1400.00/month for their health insurance with a \$5,000 combined deductible! The Nelsons are too young for Medicare/Medicaid assistance and yet have some pre-existing conditions that prohibit them from changing carriers. According to the statistics gathered by the Program Agricultural Technology Studies (PATs) at the University of Wisconsin-Madison the Nelson's fall into surveyed category of 58% of dairy farmers with insurance who have major medical policies with a deductible of \$500 or more; thus, large numbers of dairy farmers in the state have no preventive care. We know that nearly 1 in 4 (23%) of dairy farmers were underinsured during this recent PATs survey. They had at least one family member with no insurance and these families tended to be older. 58% of farmers over 55 were underinsured.

This is a very sad statistic when their entire lives have been devoted to farming and feeding our nation and the world.

Even though agriculture brings in \$18 billion to our State's economy we do not foster young farmers from entering production agriculture by ignoring this problem. Oh yes, we have wonderful ag education through the technical college system and the University systems where they learn how to farm, but how do we help them in facing these insurmountable health care costs? Factor these premiums into their production costs and it seems impossible to enter the field of production agriculture. Any profits that may be earned are soon eaten up by astronomical health insurance premiums. The PATS figures show that nearly 3 in 10 (28%) of dairy farm families received their care through a family member's off-farm work and less than 1 in 10 (6.4%) received their health insurance through a local farm cooperative. Many of these young farm families simply cannot find good paying jobs close to home with the benefits they need or would prefer to stay home and devote their time to full time farming and raising their young family.

We also have many farmers who simply cannot afford any health insurance and are taking a very huge risk of no coverage for them or their family. PATS statistics show that 1 in 5 dairy farmers surveyed recently have no insurance at all and that younger farm families and those with children under the age of 18 were more likely to be uninsured. Darin and JoAnn VonRuden, young family farmers in our area, have faced this situation. Even with JoAnn working off the farm, at one time they qualified for Badger Care, but in subsequent years were over in their income by \$100 and coupled with their farm depreciation calculation, they were no longer eligible for Badger Care. JoAnn continues to seek off the farm employment to provide affordable health care for their family.

We know of farm families with off-the-farm health coverage but because of exclusions in their policies the insurance companies expect farmers to have worker's compensation, therefore will not cover work-related occurrences.

This is an issue very near and dear to me, as a leader of the Wisconsin Farmers Union, but also as a real dairy farmer who knows first hand these obstacles family farmers are facing. Farmers have to be good consumers of their health care and right now over half of farm families are either uninsured or underinsured. We work our farms everyday hoping and praying that nothing catastrophic will happen, that we stay healthy to continue this profession and to pass it on to future generations.

I stand before you today in support of Assembly Bill 313 and 312 that would open the state employee health insurance pool to farm families and their employees. This would make a comprehensive state insurance plan available to Wisconsin farm families who are able to pay the full cost of this health insurance. This would in many cases provide a much better coverage for the cost of premiums they are already paying. We know this bill is not the only answer for the farm families Wisconsin

Farmers Union represents, but realize it is a start to a long endured problem. The cost may be prohibitive for many, but may be the answer to others. We would also support Representative Hubler's Assembly Bill 129, which would change the depreciation provision in Badger Care and Medicaid. With farm income at historically low levels, many of our young farm family's would qualify for this coverage.

In conclusion I would urge your committee to move this legislation forward to give our farmers a glimmer of hope. We know there is much more that needs to be done in the health care area, but are assured this is a step in the right direction. Thank you.





## POSITION PAPERS

*From Wayne Corey, Executive Director*

### **SUPPORT SELF-EMPLOYED & FARMERS WITH AB 312 & 313**

July 17, 2003

**PREPARED FOR :  
THE ASSEMBLY  
COMMITTEE ON INSURANCE**

There is a health insurance crisis in Wisconsin. For many years insurance rates have been going up too far and too rapidly. The crisis is felt most acutely by our state's self-employed persons and family farmers. Assembly Bills 312 and 313 directly address the problem. Wisconsin Independent Businesses urges the committee to support our farmers and our smallest businesses by supporting AB 312 and AB 313.

These bills are only part of the solution to Wisconsin's health insurance crisis. However, by providing access to the state Group Insurance Board pool, the state will assure that self-employed individuals and farmers will have access to quality health insurance at rates that are likely to be much more affordable than what these individuals and single family units can purchase in the current marketplace.

Access to the state purchasing pool will certainly mean that more people in Wisconsin will have health insurance. Today's individual market policy rates are prohibitive for many, many people who seek health insurance. WIB believes that AB 312 and AB 313 will provide a significant consumer option by making quality and affordable health insurance available.

Small group health insurance premium payments have been going up at untenable rates for the past decade. Individual market premium payments paid by farmers and other self-employed individuals have increased at rates that cannot be sustained. When health insurance costs are going up as much as 105% in a single year – and that is the worst farm family increase WIB has heard of – it requires household cost cutting that may be impossible to achieve. And so more people make the tragic decision to go without health insurance coverage.

Having a family face life without health insurance should be unacceptable in Wisconsin. We have the means to dramatically reduce this problem. BadgerCare has helped. The Private Employer Health Care Coverage Program could help keep families insured if the legislature takes the steps necessary to make the program operational. The new prescription drug purchasing pool has the potential to assist. AB 312 & AB 313 are important components of this solution.

WIB pledges to do everything within our power to make health insurance accessible and affordable to all Wisconsin

*WI Independent Businesses, celebrating over a quarter-century of service, provides government, legal and tax services to over 52,000 people with ownership interest in 16,000 businesses and 9,000 farms.*



WISCONSIN

**Statement Before The  
Assembly Committee on Insurance**

**By**

**Bill G. Smith  
State Director  
National Federation of Independent Business  
Wisconsin Chapter**

**Thursday, July 17, 2003  
Assembly Bill 312  
Assembly Bill 313**

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Madame Chair, and members of the Committee, I appreciate the opportunity to appear before you today and to share some comments about Assembly Bill 312 and Assembly Bill 313.

The membership of NFIB is large, and diverse, yet the cost of health is one issue that unites our members.

Our members of more than 12,000 includes retail, service, wholesale, professional, technical service, manufacturing, and agriculture. Yet the diversity of our membership is united over the cost of health insurance.

In fact for 17 years, our members have ranked the cost of health insurance as their number one concern out of 75 issues.

Over all those years, NFIB has worked hard for reforms that would make health insurance more affordable, coverage more useful, prices more stable, and purchasing options more plentiful.

We continue the battle for affordable health insurance today, and are grateful for those legislators who have provided leadership for meaningful reform.

Assembly Bill 312 and Assembly Bill 313 are well intentioned proposals that will provide our small business owners with perhaps another health insurance purchasing option. And sometimes there may even be some cost savings with purchasing a plan through the Group Insurance Board.

At best allowing family farmers and small business owners to purchase health insurance through the state employee health insurance pool could make the small business market slightly more competitive.

But these proposals fail to address the real issue of health insurance costs, and could over time even prove to be very costly to the taxpayers of Wisconsin.

I would encourage members of this Committee to keep your focus on reforms that will make health insurance more affordable and coverage requirements more flexible.

The Small Employer Health Insurance Purchasing Program, signed into law in 1999, has still not been implemented even though similar programs in other states have successfully created competition, expanded coverage options, reduced the number of insured, and clearly helped stabilize increases in the cost of health insurance for small business.

Last year, the number of Wisconsin small business owners that no longer provide health insurance plans increased by 13 percent, according to surveys by NFIB/Wisconsin. The problem promises to worsen without significant market reforms.

Assembly Bill 312 and Assembly Bill 313 would make available to small businesses and family farmers health insurance plans that are generally benefit rich and costly, and while these proposals would offer another purchasing option for family farmers and small business owners, they do little to address affordability.

Therefore, I appear today neither in favor or opposed to these proposals, and we are grateful to the authors, but it is the cost of health insurance that must be addressed, and we believe the private sector is best able to meet that challenge.

Thank you.

RECEIVED  
JUL 14 2003

July 10, 2003

Dear Ms Radwin

I am a 24 year old  
dairy farmer. I am in favor  
of assembly Bill 313 + Bill AB12

Farmers need a break in  
health insurance. I also  
have 2 employees, I pay  
their <sup>health</sup> insurance.

Sincerely Yours  
Paul J Graf

Paul Graf Farms L.L.C.  
2875 Graf Road  
Sturgeon Bay, WI 54235

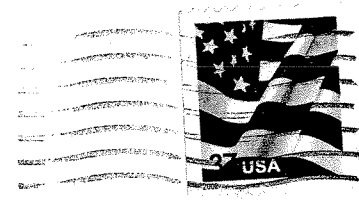
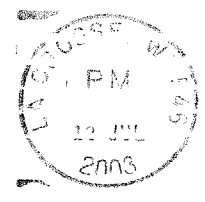
7-10-03

# THINGS TO DO

We are a dairy farm  
 family - both age 60  
 with single son paying  
 800.00 month (2,500.00)  
 no pay for deductible  
 office calls - So we  
 can't afford yearly exams  
 mammograms or eat. - do have  
 drug card co-pay 20<sup>00</sup>. We  
 need some help - we  
 support this bill -

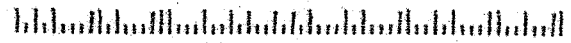
William-Marly Waege  
 Tomah, WI

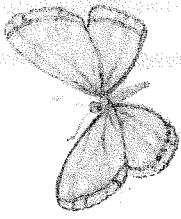
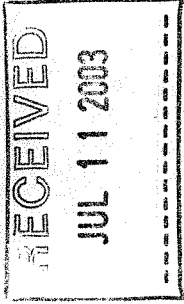
Marlys E. Waege  
 22466 County Highway A  
 Tomah, WI 54660



Rep. Bonnie Ladwig  
 P.O. Box 8953  
 Madison, WI 53708

53708+8953





7/10/03

Dear Rep. Bonnie Laddering,

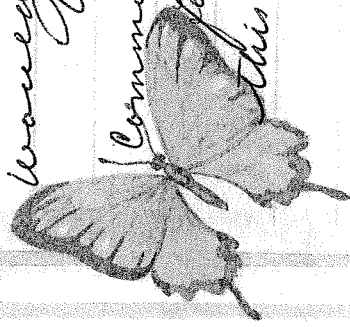
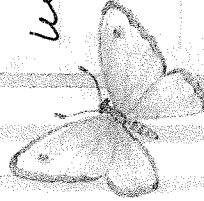
I am writing to let you know I support Assembly Bill 313.

Also to thank you, & Rep. Debi Townes and your committee for supporting this bill that would help farmers & their employees with more affordable health insurance.

My new rate with blue Cross & blue shield is \$805 per month with a \$2500 deductible. That

just seems a little too much, any help we can get would be wonderful!

Thank-You again for your commitment to Wisconsin's farm families by authorizing this bill.



Mrs. Rosella Wilson  
5101 328th Ave.  
Burlington, WI 53105-9343  
Kesho, Wheatland  
County

Sincerely,  
Rosella Wilson

**Popp, Sarah**

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**From:** Jim and Mary [JDMKL@tds.net]

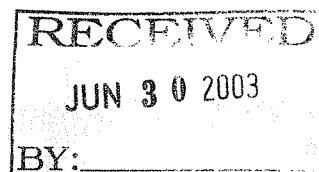
**Sent:** Monday, June 30, 2003 8:29 AM

**To:** ladwig

**Subject:** insurance

We are curently paying over \$600 per month for \$5000 deductable, however Mutual of Omaha has informed us that as of sept. they will no longer underwrite individual policies. My wife and I are both over 55 so it is nearly impossible to find anything affordable. Therefore I hope you seriously consider supporting assembly bill 313 to make the state insurance pool available to farmers. If some action is not taken insurance may be the reason we will have to discontinue farming!

Thank You,  
James D. Lee  
W8197, hwy 39  
Blanchardville, Wi.



**Popp, Sarah**

**From:** Kathleen Vinehout [kavine@mwt.net]

**Sent:** Thursday, July 10, 2003 2:11 PM

**To:** rep.ladwig@legis.state.wi.us

**Subject:** Support for AB 313 and AB312

RECEIVED

JUL 10 2003

Dear Rep. Ladwig, Janine or Sarah,

I am a dairy farmer in Alma, WI. I am writing to ask you to help AB 312 and AB 313 get out of committee and get passed by the Assembly and Senate. My family was paying \$1200 a month for health insurance in the private market. With milk at \$9 cwt we had could no longer afford to buy health insurance through the private market. We are not alone. Most of our dairy farmer neighbors pay over 1200 a month for a small family or are unable to buy health insurance at all. As you know by the research done in this area - this is a huge problem. We had to make the choice to drop health insurance coverage or sell the cows. I hope you can make sure that no one else has to make that choice.

Sincerely,  
Kathleen Vinehout  
W1490 Cesler Valley Rd.  
Alma, WI 54610

07/10/2003



**Popp, Sarah**

---

**From:** Jeske's [jjjeske@netnet.net]  
**Sent:** Tuesday, July 08, 2003 11:34 AM  
**To:** Rep.Ladwig@legis.state.wi.us  
**Subject:** health insurance

I am writing to tell you what a relief it would be to be able to purchase good health insurance at a group price. My husband and I have been dairy farmers for 16 years and getting affordable health insurance on our own is one of our biggest concerns. And some day it may, no doubt, be a deciding factor in quitting dairying.

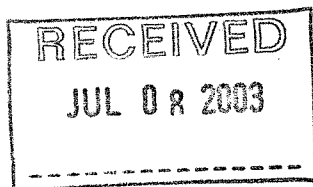
One company we had a number of years ago more than doubled our premiums in less than 2 years. We were lucky enough to be able to find another company that we could afford, but with a very high deductible. Basically, we have been paying all our medical bills plus paying our health insurance premiums. Preventive care is out of the question, it does not even apply to our large deductible. Only actual emergencies and sickness warrant a visit to a doctor.

I think it would be a great blessing to Wisconsin dairy farmers to have access to a good group health insurance plan. I thank you for considering this bill and hope you can help make it a reality.

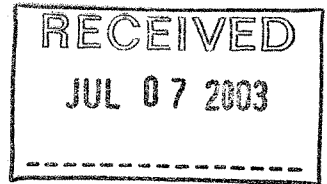
Dianne Jeske  
@8598 County Rd S  
Hortonville, WI 54944

920 757 5207

[jjjeske@netnet.net](mailto:jjjeske@netnet.net)



07/08/2003



7927 Borgwardt Rd.  
Valders, WI 54245  
July 2, 2003

Representative Bonnie Ladwig  
P.O. Box 8953  
Madison, WI 53708

Dear Ms. Ladwig,

Wisconsin farmers need affordable health care!

As dairy farmers in Manitowoc County, we are continually dealing with rate increases of our health insurance plans.

In June of 2002 our rates went up 73% and as of this June 2003 they climbed another 40%.

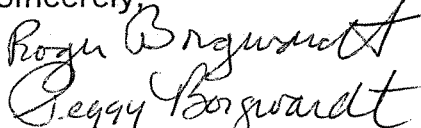
These increases of premiums put us searching for other company alternatives, but it seems all small group plans are extremely high and even with higher deductibles are way out of line.

With these skyrocketing health care insurance premiums and continued low milk prices, our family-owned dairy farm is in a state of crisis.

We desperately need your help, and as chairman of the insurance committee, we strongly ask for your support of Assembly Bill 313.

Thanking you for your support of farmers.

Sincerely,

  
Roger & Peggy Borgwardt

***Please enter this letter into the record as testimony for the July 17 hearing of Assembly Bill 313.***

RECEIVED

JUL 07 2003

12626 Newton Rd.  
Valders, WI 54245  
July 2, 2003

Representative Bonnie Ladwig  
P.O. Box 8953  
Madison, WI 53708

Dear Ms. Ladwig,

Wisconsin farmers need affordable health care!

As dairy farmers in Manitowoc County, we are continually dealing with rate increases of our health insurance plans.

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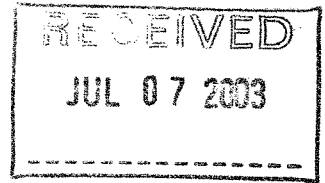
Thanking you for your support of farmers.

Sincerely,

*Judy Borgwardt*      *Bill Borgwardt*

Bill & Judy Borgwardt

***Please enter this letter into the record as testimony for the July 17 hearing of Assembly Bill 313.***



12608 Newton Road  
Valders WI 54245

July 3, 2003

Rep. Bonnie Ladwig  
PO Box 8953  
Madison WI 53708

Representative Ladwig:

We would like to take this opportunity to commend you on your efforts to provide Wisconsin farmers with affordable health care. As dairy farmers we would like to offer our support of Assembly Bill 313.

Wisconsin farmers face many challenges and finding affordable health care definitely proves to be one of them. As each year passes, our health insurance premiums continue to increase by outrageous levels. In 2002 and 2003, our premiums increased by 73% and 40% respectively. The rising cost of health care in combination with continually low milk prices make it increasingly difficult to operate successfully.

As a new generation of farmers, we have concerns about the future of one of Wisconsin's greatest resources...our dairy farmers.

If we can be of any assistance please do not hesitate to contact us at our home 920-758-3133 or at our farm 920-758-3440.

Again, thank you for your support.

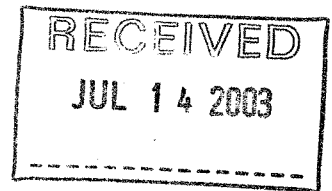
Sincerely,

*Todd & Susan Borgwardt*  
Todd & Susan Borgwardt  
Sunnyside Farms

**Please enter this letter into the record as testimony for the July 17, 2003 hearing of Assembly Bill 313.**

July 9, 2003

Representative Bonnie Ladwig  
Chairperson of the Insurance Committee  
PO Box 8953  
Madison, WI 53708



RE: AB312

Dear Representative Bonnie Ladwig:

I am writing to you to recognize the need for affordable and reliable health insurance for Farmers and Small Business, and to urge the passing of Assembly Bill 312.

As a State of Wisconsin Dairy Farmer forever searching for a reasonably priced and dependable health insurance plan; I feel that the passing of AB312 will meet the needs of my family, other Dairy Farmers, Small Business owners and me.

It is in the best interest of the State of Wisconsin to pass this bill to ensure insurance coverage for the ever shrinking population of Dairy Farmers and to take care of the insurance needs of Small Businesses to keep them up and running in these economic times.

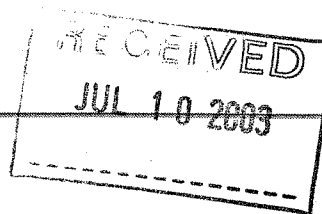
Sincerely,

*Maple Hill Farms*

Wisconsin Dairy Farm

*Kevin Repp  
W8338 Hwy D  
Random Wis 53075*

**Popp, Sarah**



**From:** Jaquish Farms, Inc. [jaquish@wwt.net]

**Sent:** Thursday, July 10, 2003 3:41 PM

**To:** Rep.Ladwig@legis.state.wi.us

**Subject:** Group healthcare Bill

Affordable health care for farm families in Wisconsin is in crises. Because we are rated as individuals our premiums are very high and the quality of insurance is very poor. We are writing in support of

We pay out horrendous amount of money in premiums and when we need to use the insurance we pay also. I went to get a tetanus shot last week. I told them I did not want to see a doc. I just wanted to get the shot. After sometime discussion of the matter I was told that I could come in, and an LPN could just give me a shot. I was not taken to a room just stepped into a hall. The price for the shot was \$54.00. I did not get the it. The cost of the tetanus was \$21. the balance would have been for inserting the needle.

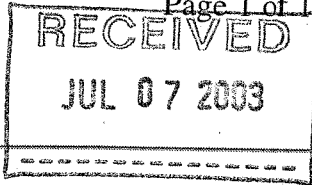
Please help the farm families get affordable insurance by opening the state employee health insurance to us. We do not expect it for nothing, just give us a rate that is comparable to the rest of the state.

Please make this happen. It would be a great help to all entire farm community.

Thank You

Babbette Jaquish

07/10/2003



**Hale, Janine**

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**From:** Lauri & Jim Schwantes  
**Sent:** Sunday, July 06, 2003 3:29 PM  
**To:** Rep. Ladwig  
**Cc:** Lauri & Jim Schwantes  
**Subject:** Group health insurance bill

Dear Rep. Ladwig,

As a dairy farm family of 4, 2 adults and 2 children under the age of 16, I am writing in support of Assembly Bill 313 to make the state health insurance group pool available to persons actively engaged in the business of farming. Insurance rates have all farmers in a very difficult position and many of us either can not afford the health insurance premiums or are severely under insured.

Lauri and Jim Schwantes  
8245 Rainbow Dr.  
Glen Haven, WI 53810

608-794-2546

**Popp, Sarah**

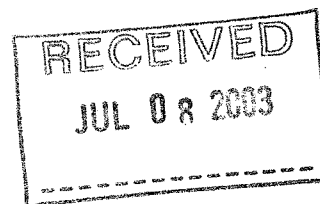
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**From:** Fjackson904@aol.com  
**Sent:** Tuesday, July 08, 2003 11:47 AM  
**To:** Rep.Ladwig@legis.state.wi.us  
**Subject:** Assembly Bill 313 and Senate Bill 202

Dear Sir,

I am writing asking for your support on the bills for health insurance for farmers. I am not a farmer but have many friends who do farm. The cost of farming is high. The price of milk and other products hasn't changed much in the 30 years I have been aware of them. The cost of health insurance is constantly going up. Please support these bills so they can have insurance at a reasonable cost.

Frank Jackson





RECEIVED  
JUL 11 2003

July 9, 2003

Representative Bonnie Ladwig  
Chairperson of Insurance Committee  
PO Box 8953  
Madison, WI 53708

RE: AB312

Dear Representative Bonnie Ladwig:

I am writing to you in regards to pool health insurance for farmers and small businesses.

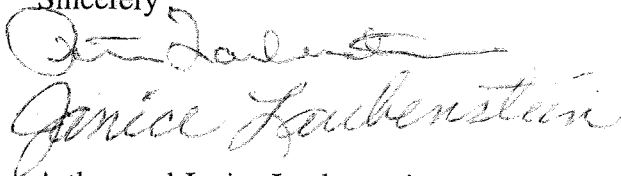
I am a Wisconsin Dairy Farmer searching for affordable health insurance for my wife and myself. We have been covered by a private group health insurance plan for many years. The cost of our plan increased to \$1587.00 per month this year forcing us to search for a more reasonably priced plan. What we were able to find was a single policy for myself with a higher deductible and fewer benefits, while my wife continues to be denied by all group and single policy plans this includes HMO's, PPO's, etc.; forcing my wife to apply to the State of Wisconsin HERSP plan.

The Dairy we belong to, Dairy Farmers of America, is located in 47 states, 45 of which have group health plans through Blue Cross/Blue Shield of New York. Wisconsin Dairy Farmers have been blocked from joining this plan by Blue Cross/Blue Shield of Wisconsin.

We have phoned Senator Mary Panzers' office, State Representative LeMahieus' office as well as both Chairpersons of the Joint Finance Committee to express the necessity of pool health insurance for Farmers and Small Businesses.

We can not afford to pay \$15,000 to \$20,000 a year for health insurance. We are urging you to pass AB312 for pool health insurance for Farmers and Small Businesses.

Sincerely



Arthur and Janice Laubenstein  
Wisconsin Dairy Farmers  
Enclosures (2)

DATE 5/13/2003

MR. TOM CAMERLO  
Chairman of DFA  
P.O. BOX 248  
Florence, Colorado. 81226

Dear Mr. Camerlo

My wife and I are DFA members in Div:12 FN Wisconsin.  
For about three years DFA has made available group Health Insurance coverage to producers except in Wisc. Our coverage here is a single type plan, so they can pick, choose and charge as they wish. We believe that all of your Wisconsin patrons are being discriminated against even though we pay all dues in full. We also can't believe that a CO-OP as large as DFA will not move on a matter as this. I have discussed this matter with a MS. LINDA BURNS and several others at DFA and was told that a new plan was "DEAD !" We would like you and the board to act on this matter immediately!

Looking forward to a fast answer!

THANK YOU

Art and Janice Laubenstein  
N4947 Hwy Y  
Saukville, Wisc. 53080

Daytime phone # (262)675-6287



**DAIRY FARMERS of AMERICA**

May 29, 2003

Art and Janice Laubenstein  
N4947 Hwy Y  
Saukville, WI 53080

Dear Mr. & Mrs. Laubenstein:

I am writing in response to your letter regarding member health insurance and the state of Wisconsin.

We too are very frustrated with Wisconsin and our not being able to provide the member Blue Cross/Blue Shield plan.

I'm sure you've seen in the farm press frustration that many farmers feel in Wisconsin with the lack of available plans. We have been blocked by the Wisconsin Blue Cross/Blue Shield program from marketing our member program in the state.

There has been a task force formed to work through the Wisconsin Federation of Cooperatives and with the Wisconsin Department of Agriculture Trade and Consumer Protection Department on this issue. Jim McMahon is on this task force. He is the CEO of DFA/Haylor, the agency that manages the DFA member program. The issue is not "dead" even though we are not getting the mission accomplished.

So that you are aware ...the DFA member plan is not underwritten in any way by member dues. It is a program that must stand on its own financially as not all members use or have access to the plan (such as yourselves). However we (DFA) do everything we can to make the program available. We are pushing for availability of a program in Wisconsin.

We may call on you to provide information to the task force in Wisconsin as they continue to work on this problem.

Sincerely,

A handwritten signature in black ink that reads "Tom (lb)". The signature is written in a cursive style.

James P. "Tom" Camerlo

Cc: Gary Hanman  
Don Schriver  
Jim McMahon

Corporate Headquarters

10220 N. Ambassador Drive • P.O. Box 909700 • Kansas City, MO 64190-9700 • Tel: 816-801-6455 • Fax: 816-801-6456

AB313

Calls received in favor of bill by Representative Ladwig's office

Carol Wolfe  
W849 Rolfering Ridge Rd  
Cochrane, WI 54322  
608-626-2871

Howard Wojahn  
8144 County Road M  
Larson, WI 54977  
920-836-2320

Dan Wallace  
2286 Branson  
Oregon, Wisconsin  
608-835-5144

David Decker  
Wautoma, Wisconsin  
920-787-7578

Sarah

**Popp, Sarah**

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**From:** Linda & Glen Prochnow [proch@execpc.com]  
**Sent:** Friday, July 11, 2003 6:39 AM  
**To:** Rep.Ladwig@legis.state.wi.us  
**Subject:** Insurance

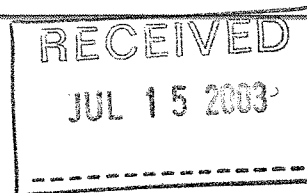
My daughter, her husband and two children are dairy farmers. Insurance costs are so very high they can't afford it. The bill to make the health insurance pool available to farmers would be fantastic. If there is anyone else I can write or email to show my support, please let me know.

Thank you,  
Linda Prochnow  
5965 Deer Road  
Hartford, WI 53027

RECEIVED  
JUL 11 2003

**Popp, Sarah**

**From:** Sharon Hughes  
**Sent:** Tuesday, July 15, 2003 10:58 AM  
**To:** Rep.Ladwig@legis.state.wi.us  
**Subject:** insurance



Dear committe members,

I really think that it is about time something was done for the farmers. My husband is disabled and I am trying to keep the farm by raising some beef cattle and a few pigs. My husband receives a disability check of \$774.00 a month and that doesn't begin to cover the cost of our health insurance. My insurance just went up again and now I am paying almost a thousand dollars a month for me and then about \$400.00 for suplamental insurance for my husband who is on medicare. We sold part of our farm to pay off our morgage and I also inherited some money when my aunt and uncle passed away and the insurance company is getting most of it. I am seriously thinking of dropping mine as we just cannot keep on paying the high payments. Also we received notice that the rates were raised according to our zip codes. I don't think that is fair. I really believe that the insurance companies had invested a lot of their money in the stock market and when that went to heck they lost a lot of their money and now I think we are paying for that. Another thing I don't understand is the high cost of medicine.

In order for us to continue with the insurance we have and the medicines we would have to be able to ship at least three steers a month and at our age it isn't getting any easier. My husband is 63 and I am 59. The money we had put away is being eaten up with insurances.

Thank you for you time.

Mr. and Mrs. Pearson Hughes *Sharon*

W2954 Sunset Dr.

Campbellsport, WI 53010 (920)533-8459

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**Sharon Hughes**

ICQ#: 163690730

Current ICQ status:

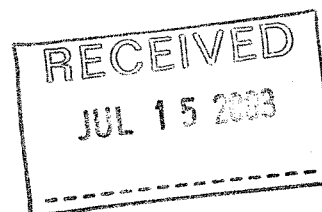


 [More ways to contact me](#)

**Popp, Sarah**

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**From:** Deirdre Birmingham [deidreb@mindspring.com]  
**Sent:** Tuesday, July 15, 2003 10:13 AM  
**To:** Rep.Ladwig@legis.state.wi.us  
**Subject:** Group healthcare insurance for farming families



July 15, 2003

Rep. Bonnie Ladwig and  
Members of the Assembly Committee on Insurance  
P.O. Box 8953  
Madison WI 53708

Dear Representative Ladwig and Members of the Assembly Committee on Insurance:

I ask that my letter sent by email be entered into the record as testimony. I am in strong support of Assembly Bill 313 to make the state health insurance group pool available to any individual that is actively engaged in the business of farming.

The state's BadgerCare Program is ineffective at addressing the needs of Wisconsin farm families. It is not designed for such. Farmers are squeezed continually from many sides financially. Yet, they are important small businesses that our state's economy needs. They are the major stewards of soil, air and water resources in the state. An unhealthy and poverty stricken farmer, and those farmers who must foreclose on their farms, cannot maintain high quality stewardship of our natural resources. We need farmers to maintain valuable green space and provide locally grown food that our communities value.

Farming, however, is one of the most risk prone businesses, not just from a production standpoint, but in terms of bodily harm. Since having recently bought land in a rural community I am amazed at the number of accidents neighboring farmers have suffered, leaving some of them permanently injured if not nearly disabled.

A lack of quality health care is a deterrent for young families to enter farming. The average of Wisconsin farmers continues to climb near 60 although they would like younger adults to take over their businesses. There are many new farm-scale entrepreneurial activities that young people could undertake in our rural communities. Diverse, numerous and thriving on-farm businesses could help grow and enhance our rural communities. Improved and preventative health care would not only benefit directly farm families, but would benefit indirectly all Wisconsin citizens for many of the reasons above.

I strongly encourage you to provide this important care to our farming families.

Sincerely,

Deirdre M. Birmingham, Ph.D.  
3080 Sunnyside St.  
Stoughton, WI 53589  
608-873-8224  
FAX: 608-873-8290

07/15/2003

**Popp, Sarah**

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**From:** Howdorfarm [Howdorfarm@prodigy.net]  
**Sent:** Tuesday, July 15, 2003 9:14 AM  
**To:** rep.ladwig@legis.state.wi.us  
**Cc:** rep.towns@legis.state.wi.us; rep.vruwink@legis.state.wi.us  
**Subject:** AB 313

Dear Rep. Ladwig, Towns and Vruwink:

I am writing in support of AB 313 which I understand will allow farmers to buy into the state health insurance pool.

My husband and I have experienced all of the facets of the American health insurance mess. We have had fully employer paid, no copay, pretax, family health insurance when my husband was employed as Secretary of Agriculture for Wisconsin from 1986-1990. After the COBRA benefit expired we had difficulty finding companies who would even insure farmers.

We presently have health insurance with DeanCare's Farm Plan and pay \$684 a month for two adults with a deductible of \$1000 and no drug coverage. DeanCare separates farmers out of their regular group because farming is a high risk occupation. Our cost for just health insurance coverage is \$9208 a year. We are lucky to be healthy and have only exceeded the deductible two times in the last ten years.

Being self employed means one pays the full cost of FICA and then has no group plan providing reasonably priced health insurance.

We applaud your efforts to improve the Wisconsin farmers' ability to have access to high quality health insurance at a reasonable cost.

Dorothy Richards  
Howard Richards

07/15/2003



RECEIVED

JUL 16 2003

July 11, 2003

Gentlemen.

We are happy to know that there could be insurance for farm families and their employees. This should have been available much sooner as the laboring man received these benefits from his employer for a long time.

Who wants to be a farmer yet when others receive all those fringe benefits! Farmers are never sure of their income.

We have only one of our five sons on the <sup>our</sup> farm. We wish he would have chosen a different career as he has to be a jack of all trades to continue farming; no free time for family.

We know of families who just have all to do to stay in farming. They do without many pleasures as vacations, denying out ball games etc.

Let's make farmers feel that they are human and needed.

Thank you.

RECEIVED

JUL 16 2003

7-15-2003

Member of the Assembly Committee

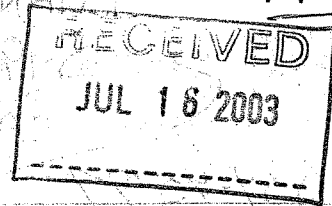
We need affordable healthcare insurance rates for all farmers and self employed small business.

We are only paying these <sup>High</sup> rates now to protect our assets. Badger Care I hear isn't working - but it also didn't cover the aging farmers. The ones where their children have grown up and left home. We are desperate for reasonable rates!

At one time we had insurance for many years with Blue Cross / Blue Shield (contracted through our Dairy Co-op) until their premiums went through the roof.

At this time Blue/Cross was handling the WHIRSP and that's where our agent placed us. (Big Mistake). ~~These~~ The rates just get higher and higher. We can't keep up with this any more. Neither my husband or myself have ever met our deductibles because after you pay the insurance premium you can't afford to

14th July 200



Rep. BONNIE Ladwig :

A NOTE TO REMIND you NOT to OVERLOOK  
or FORGET the farmer who might happen  
to be a SINGLE PERSON (BUSINESS of ONE).

You NEED CHILDREN to qualify for Badger Care

I buy my own HEALTH INSURANCE if  
you WANT to call it INSURANCE, high deductibl  
LOW COVERAGE + high premium. As things are

now, with a REAL HEALTH CLAIM I could  
quickly lose my INCOME, FARM + HOME

DUE TO LOCATION this farm would then go  
out of Agriculture AND INTO HOUSING, THEN

ONE MORE FARM GONE FROM PRODUCTION FOREVER  
AND ONE MORE HOMELESS PERSON IN WISCONSIN

Affordable HEALTH INSURANCE (SECURITY)  
NEEDED for SINGLE PERSONS TOO.

DUANE GIESE  
S9950 Co. RD. B  
EAU CLAIRE, WISC  
54701-8645

Most Sincerely  
Yours  
Duane Giesel

AB 313

Additional call received in favor of bill by Representative Ladwig's office

Dean Micke  
W11137 County Highway N  
Stanley, WI 54768  
715-669-3154