

AD	BACKUP
<p>BOB: Hey Montana! As you may have seen on TV...</p> <p>JANET:...State Auditor Matt Rosendale’s got a rosy deal, folks...</p> <p>BOB: ...especially if you’re an insurance company, Janet!</p> <p>JANET: So true, Bob! Tell us how the Matt Rosendale rosy deal works.</p> <p>BOB: Well, health insurance companies call for raising Montanans’ insurance rates by up to as much as 23%...</p> <p>JANET: Oh Bob, 23% rate increases for insurance sound so high!</p> <p>BOB: Right. And here’s the kicker: State Auditor Matt Rosendale ruled those increases are reasonable.</p>	<p>HEALTH INSURANCE COMPANIES REQUESTED RAISING MONTANANS’ INSURANCE RATES UP TO AS MUCH AS 23%</p> <p>July 2017: Blue Cross Blue Shield Of Montana Requested An Average 23.1% Rate Increase For Individuals. In July 2017, the Office of the Montana State Auditor issued a press release that stated: “In the individual market, Blue Cross and Blue Shield of Montana is requesting an average increase of 23.1 percent. Blue Cross [Office of the Montana State Auditor, 7/11/17]</p> <ul style="list-style-type: none"> • July 2017: PacificSource Requested An Average 7.4% Rate Increase For Individuals. In July 2017, the Office of the Montana State Auditor issued a press release that stated: “PacificSource is requesting an average increase of 7.4 percent and insures approximately 12,000 Montanans in the individual market.” [Office of the Montana State Auditor, 7/11/17] • July 2017: Montana Health CO-OP Requested An Average 4% Rate Increase For Individuals. In July 2017, the Office of the Montana State Auditor issued a press release that stated: “The Montana Health CO-OP is requesting an average increase of 4 percent in the individual market. The CO-OP insures about 20,000 Montanans in the individual market.” [Office of the Montana State Auditor, 7/11/17] <p>ROSENDALE TOLD INSURERS THAT RAISING HEALTH INSURANCE RATES UP TO 23% WAS REASONABLE</p> <p>August 2017: When Health Insurance Companies Asked For Rate Increases, Rosendale Told Them Their Request Was Reasonable; “We Are All Aware Of The Uncertainty” Surrounding The ACA. In October 2017, the Bozeman Daily Chronicle reported: “Insurance Commissioner Matt Rosendale is charged with saying whether insurance rates are excessive, inadequate or unjustified for Montanans. When the state’s three insurance companies asked for rate increases between 4 and 23 percent in August, Rosendale said that request was reasonable. ‘We are all aware of the uncertainty surrounding the [Affordable Care Act],’ he wrote in an email to insurers on Aug. 4, which the Chronicle obtained in an open records request.” [Bozeman Daily Chronicle, 10/28/17]</p> <ul style="list-style-type: none"> • “When The State’s Three Insurance Companies Asked For Rate Increases Between 4 And 23 Percent In August, Rosendale Said That Request Was Reasonable.” In October 2017, the Bozeman Daily Chronicle reported: “Insurance Commissioner Matt Rosendale is charged with saying whether insurance rates are excessive, inadequate or unjustified for Montanans. When the state’s three insurance companies asked for rate increases between 4 and 23 percent in August, Rosendale said that request was reasonable. ‘We are all aware of the uncertainty surrounding the [Affordable Care Act],’ he wrote in an email to insurers on Aug. 4, which the Chronicle obtained in an open records request.” [Bozeman Daily Chronicle, 10/28/17]

	<p>Rosendale Said If Public Policy Changed What Insurers Were Dealing With, He Would Work With Companies To “Ensure Rates Are Modified To Address New Circumstances.” In October 2017, the Bozeman Daily Chronicle reported: “In that email, Rosendale said if acts by Congress or the Trump Administration changed what insurers were dealing with, his office would work with them to ‘ensure rates are modified to address new circumstances.’” [Bozeman Daily Chronicle, 10/28/17]</p>
<p>JANET: Wow Bob! No wonder the insurance industry has given tens-of-thousands of dollars to Matt Rosendale’s political campaigns.</p> <p>BOB: Yes, yes they have, Janet!</p>	<p>INSURANCE INDUSTRY HAS GIVEN TENS OF THOUSANDS OF DOLLARS TO ROSENDALE’S CAMPAIGNS</p> <p>Rosendale Has Received \$35,298 From The Insurance Industry. According to records from the Montana Commissioner of Political Practices and the FEC, Rosendale has received \$35,298 from the insurance industry-related PACs and persons over the course of his career. Donors include the Property Casualty Insurers Association of America, several employees of Victory Insurance, Joe Crail, senior vice president of Western Mutual, and registered lobbyists for Blue Cross Blue Shield of Montana and Pacific Source. [Montana Commissioner of Political Practices, accessed 1/12/18; FEC, accessed 7/23/18]</p> <p>DURING ROSENDALE’S TENURE, THE AUDITOR’S OFFICE HAD A FRIENDLY RELATIONSHIP WITH THE INSURANCE INDUSTRY</p> <p>After He Was Elected, Independent Insurance Agents Association Of Montana Said Rosendale Would “Bring A Fresh Outlook” To The Auditor’s Office. In November 2016, the Independent Insurance Agents Association of Montana issued a newsletter that said: “On a statewide perspective, the most important race for the insurance industry was the State Auditor race. In the end, Matt Rosendale prevailed over Jesse Laslovich and will take office at the beginning of the year. Matt hails from Glendive, Montana and has most recently served as the Senate Majority Leader in the State Senate. He will bring a fresh outlook to the Insurance Department.” [Independent Insurance Agents Association of Montana, November 2016]</p> <p>Rosendale Hosted Summit With 350 Insurance Industry Professionals To “Develop Relationships With Insurance Providers.” In September 2017, KPAX reported: “Montana State Auditor Matt Rosendale hosted around 350 insurance industry professionals from around the state in Helena on Wednesday at the Best Western Premier Great Northern Hotel. The auditor is the state’s insurance commissioner and Rosendale said the event is an opportunity for his office to develop relationships with insurance providers. He said state agencies will have to work together with the industry to improve services for Montana consumers. ‘Our office wants to be open and accessible, to have an open line of communications in both directions,’ he said.” [KPAX, 9/27/17]</p> <p>Rosendale: “The Health Insurance Industry Is Facing Major Challenges.” In September 2017, the Helena Independent-Record reported: “Rosendale was the opening speaker at the Montana Insurance Summit, an event in Helena hosted by his office. ‘The health insurance industry is facing major challenges and you will continue to hear me say that from my standpoint we want to focus on making sure folks have access to good health care.’” [Helena Independent-Record, 9/27/17]</p>

	<p>Rosendale Was Scheduled To Speak At The Montana Captive Insurance Association’s Annual Conference. According to the Montana Captive Insurance Association, Rosendale was scheduled to speak at their 2018 annual conference in Whitefish. [Montana Captive Insurance Association, accessed 2/5/18]</p>
<p>JANET: Goodness! So, Bob, to recap for our listeners – if you’re an insurance company, Matt Rosendale’s got a rosy deal for you!</p> <p>BOB: And Montanans, best of luck...</p> <p>JANET: Oh absolutely Montana, the best of luck...</p> <p>BOB: ...with those reasonable insurance rate increases!</p> <p>JANET: Oh Bob.</p> <p>DISCLAIMER VO: Paid for by End Citizens United, endcitizensunited-dot-org, which is responsible for the content of this ad. Not authorized by any candidate or candidate’s committee.</p>	<p>LATER ON, PACIFICSOURCE AND MONTANA HEALTH CO-OP ACTUALLY RAISED THEIR RATES EVEN MORE</p> <p>After Originally Requesting Rate Increases In The Summer, PacificSource And Montana Health CO-OP Revised Their Rate Increase Requests To Be Higher After Trump Ended Cost-Sharing Reduction Payments. In October 2017, the Bozeman Daily Chronicle reported: “Earlier this month, President Donald Trump announced he would halt funding to insurers created by the Affordable Care Act. Those federal dollars, known Cost-Sharing Reduction or CSR payments, are attached to the Obama-era law that balance the price of care for people who otherwise can’t pay. They’re also one of the uncertainties that Rosendale mentioned in his letters to insurers on Aug. 4. [...] When the money stopped and the two companies updated their rates as a result, Rosendale said in an Oct. 19 press release that he remained ‘incredibly disappointed and frustrated’ by the choice.” [Bozeman Daily Chronicle, 10/28/17]</p>