



CARL T.C. GUTIERREZ  
GOVERNOR OF GUAM

OFFICE OF THE LEGISLATIVE SECRETARY
ACKNOWLEDGMENT RECEIPT
Received By <u>Juan Guzman</u>
Time <u>2:15 p.m.</u>
Date <u>5-7-98</u>
Refer to _____
<b>Legislative Secretary</b>

**MAY 06 1998**

The Honorable Antonio R. Unpingco  
Speaker  
Mina'Bente Kuattro na Liheslaturan Guåhan  
Twenty-Fourth Guam Legislature  
Guam Legislature Temporary Building  
155 Hesler Street  
Hagåtña, Guam 96910

Office of the Speaker  
ANTONIO R. UNPINGCO  
Date: 5/7/98  
Time: 10:45 AM  
Rec'd by: [Signature]  
Print Name: Janice Nash

Dear Speaker Unpingco:

Enclosed please find Bill No. 541 (COR), "AN ACT TO ADD §§4302(h) AND 4302(i) TO ARTICLE 3, CHAPTER 4 OF TITLE 4 OF THE GUAM CODE ANNOTATED, RELATIVE TO COVERAGE FOR CHRONIC ORTHOPEDIC DEFORMITIES AND BLOOD AND BLOOD DERIVATIVES.", which I have signed into law today as Public Law No. 24-190.

I have signed this legislation to send a message that adequate health coverage for government employees is very important. I would hope that this legislation is corrected soon by I liheslaturan Guåhan.

Although the intent of this legislation is very laudable, the language appears to be defective. No one can doubt that surgery for chronic orthopedic deformities and that transfusions of blood and blood derivatives are worthy health benefits to be covered by health insurance made available to government of Guam employees.

This bill states: "no health insurance company or provider. . . may deny coverage to the employee or dependents on the basis of chronic orthopedic deformities. . . or on the basis of blood or blood derivatives." This language, if taken true on its face, does not extend any medical benefits. The medical benefits of surgery for orthopedic deformities or transfusions of blood and blood derivatives do not have to be provided, according to this language. Coverage of some sort is mandated to be

00799

provided, whether or not the individual needs surgery for chronic orthopedic deformities or needs transfusions of blood or blood derivatives.

I believe that this legislation should be included in the larger medical package now being considered by Senator Eduardo Cruz along with the medical community and insurance community of Guam, so that the proper language can be drafted. This provision should be coordinated with other provisions also now under consideration.

Very truly yours,



Carl T. C. Gutierrez  
I Maga'lahaen Guåhan  
Governor of Guam

00799

Attachment:      copy attached for signed bill  
                         original attached for vetoed bill

cc:    The Honorable Joanne M. S. Brown  
       Legislative Secretary

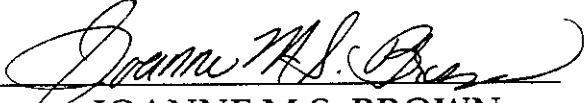
MINA'BENTE KUATTRO NA LIHESLATURAN GUAHAN  
1998 (SECOND) Regular Session

CERTIFICATION OF PASSAGE OF AN ACT TO I MAGA'LAHEN GUAHAN


This is to certify that Bill No. 541 (COR), "AN ACT TO ADD §§4302(h) AND 4302(i) TO ARTICLE 3, CHAPTER 4 OF TITLE 4 OF THE GUAM CODE ANNOTATED, RELATIVE TO COVERAGE FOR CHRONIC ORTHOPEDIC DEFORMITIES AND BLOOD AND BLOOD DERIVATIVES," was on the 27<sup>th</sup> day of April, 1998, duly and regularly passed.

  
ANTONIO R. UNPINGCO  
Speaker

Attested:

  
JOANNE M.S. BROWN  
Senator and Legislative Secretary

.....  
This Act was received by I Maga'lahaen Guahan this 29<sup>th</sup> day of April, 1998,  
at 12:15 o'clock P.M.

  
Assistant Staff Officer  
Governor's Office

APPROVED:

  
CARL T. C. GUTIERREZ  
I Maga'lahaen Guahan

Date: 5-6-98

Public Law No. 24190

**MINA'BENTE KUATTRO NA LIHESLATURAN GUAHAN**  
**1998 (SECOND) Regular Session**

**Bill No. 541 (COR)**

As amended on the Floor.

Introduced by:

T. C. Ada  
L. Leon Guerrero  
F. B. Aguon, Jr.  
A. C. Blaz  
J. M.S. Brown  
Felix P. Camacho  
Francisco P. Camacho  
M. C. Charfauros  
E. J. Cruz  
W. B.S.M. Flores  
Mark Forbes  
L. F. Kasperbauer  
A. C. Lamorena, V  
C. A. Leon Guerrero  
V. C. Pangelinan  
J. C. Salas  
A. L.G. Santos  
F. E. Santos  
A. R. Unpingco  
J. Won Pat-Borja

**AN ACT TO ADD §§4302(h) AND 4302(i) TO  
ARTICLE 3, CHAPTER 4 OF TITLE 4 OF THE  
GUAM CODE ANNOTATED, RELATIVE TO  
COVERAGE FOR CHRONIC ORTHOPEDIC  
DEFORMITIES AND BLOOD AND BLOOD  
DERIVATIVES.**

1           **BE IT ENACTED BY THE PEOPLE OF GUAM:**

2           **Section 1. Legislative Findings.** For several years the employees of  
3 the government of Guam and their dependents have expressed the desire to  
4 include coverage for chronic orthopedic deformities and blood and blood  
5 derivatives in their medical health benefits package.

6           *I Liheslaturan Guahan* finds that chronic orthopedic deformities are a  
7 limiting disability that are increasing steadily on the Island as the population  
8 ages. When an individual suffers from chronic orthopedic deformities this  
9 limits their daily life activities and in some cases, their ability to work. When  
10 the individual is unable to work, this causes an undue financial burden on the  
11 family. When corrected the individual can continue to lead a normal, active  
12 life. Additionally, *I Liheslaturan Guahan* finds that the benefit for correcting  
13 chronic orthopedic deformities far outweighs the cost of the long-term effects  
14 that are associated with the individual suffering with this condition.

15           *I Liheslaturan Guahan* further finds that there is an increasing number of  
16 persons on Guam that suffer from hemophilia, a bleeding disorder. Presently,  
17 the medical health benefits package only covers the administration of the  
18 blood byproducts and does not allow coverage for replacement of blood and  
19 blood derivatives. *I Liheslaturan Guahan* finds that the individual must be  
20 allowed the total benefit to assure the individual receives the most  
21 comprehensive medical care needed. Additionally, although there are several  
22 services available for family support, there are limitations for financial  
23 assistance.

24           Therefore, *I Liheslaturan Guahan* finds that the government of Guam  
25 must include chronic orthopedic deformities and blood and blood derivatives

1 in their health benefit package when negotiating contracts with health  
2 insurance companies or health care providers.

3 **Section 2.** Section 4302(h) is hereby added to Article 3, Chapter 4 of  
4 Title 4 of the Guam Code Annotated to read as follows:

5 “(h) No health insurance company or health care provider  
6 contracted to provide health care to government of Guam employees  
7 may deny coverage to the employee or dependents on the basis of  
8 chronic orthopedic deformities. Chronic orthopedic deformities, which  
9 may include orthopedic and external prosthetic devices, including, but  
10 not limited to, artificial joints and limbs, will be covered and may be  
11 subject to maximum limitations per annum.”

12 **Section 3.** Section 4302(i) is hereby added to Article 3, Chapter 4 of  
13 Title 4 of the Guam Code Annotated to read as follows:

14 “(i) No health insurance company or health care provider  
15 contracted to provide health care to government of Guam employees  
16 may deny coverage to the employee or dependents on the basis of blood  
17 or blood derivatives. Blood and blood derivatives will be covered and  
18 may be subject to maximum limitations per annum.”

19 **Section 4. Effective Date.** This Act shall become effective for the  
20 Fiscal Year 1999 contract period for health insurance between the government  
21 of Guam and health insurance companies or health care providers.



# Office of the Vice Speaker

ANTHONY C. BLAZ

April 20, 1998

Chairman,  
Finance & Taxation

Chairman,  
Ethics & Standards

Vice-Chairman,  
Committee on Rules

Member,  
Judiciary, Public Safety & Consumer  
Protection

Member,  
Natural Resources

Member,  
Tourism, Economic Development, &  
Cultural Affairs

Member,  
Transportation, Telecommunications &  
Micronesian Affairs

Member,  
Guam Finance Commission

Member,  
Commission on Self Determination

The Honorable Speaker Antonio R. Unpingco  
24th Guam Legislature  
155 Hesler Street  
Agana, Guam 96910

Dear Mr. Speaker:

The Committee on Finance and Taxation, to which was referred Bill No. 541 (COR), "AN ACT TO ADD SECTIONS (H) AND (I) TO §4302, ARTICLE 3, CHAPTER 4, GUAM CODE ANNOTATED RELATING TO COVERAGE FOR CHRONIC ORTHOPEDIC DEFORMITIES AND BLOOD AND BLOOD DERIVATIVES." and herein reports back with the recommendation **TO DO PASS**.

Votes of the committee members are as follows:

9 To Pass

\_\_\_ Not To Pass

\_\_\_ To Place in Inactive File

\_\_\_ Abstained

\_\_\_ Off-Island

\_\_\_ Not Available

Sincerely,

**Anthony C. Blaz**

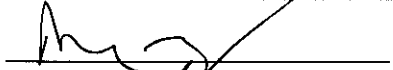
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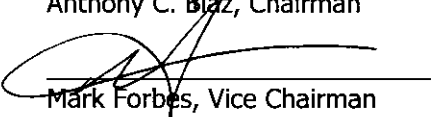
Committee on Finance and Taxation

Voting Sheet on Bill 541

"AN ACT TO ADD SECTIONS (H) AND (I) TO §4302, ARTICLE 3, CHAPTER 4, GUAM CODE ANNOTATED RELATING TO COVERAGE FOR CHRONIC ORTHOPEDIC DEFORMITIES AND BLOOD AND BLOOD DERIVATIVES."


COMMITTEE MEMBER	TO PASS	NOT TO PASS	ABSTAIN	INACTIVE FILE
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 Anthony C. Blaz, Chairman	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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 Mark Forbes, Vice Chairman	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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Antonio R. Unpingco, Ex-Officio	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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 Joanne M.S. Brown, Member	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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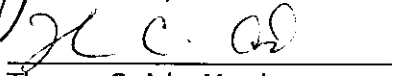
 Edwardo J. Cruz, Member	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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 Lawrence F. Kasperbauer, Member	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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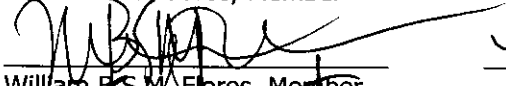
Alberto A.C. Lamorena, V, Member	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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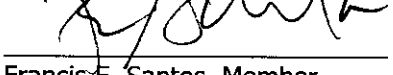
 Carlotta A. Leon Guerrero, Member	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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 John C. Salas, Member	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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 Thomas C. Ada, Member	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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Mark C. Charfauros, Member	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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 William B.S.M. Flores, Member	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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 Francis E. Santos, Member	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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**24th Guam Legislature**  
**Committee on Rules, Government**  
**Reform and Federal Affairs**  
*Senator Mark Forbes, Chairman*

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**MAR 3 1 1998**  
**MEMORANDUM**

**TO:** Chairman  
Committee on Finance and Taxation ✓

**FROM:** Chairman ✗  
Committee on Rules, Government Reform and Federal Affairs

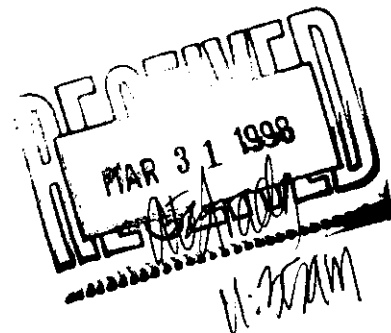
**SUBJECT:** Referral- Bill No. 541

The above Bill is referred to your Committee as the principal committee. It is recommended you schedule a public hearing at your earliest convenience.

Thank you for your attention to this matter.

**MARK FORBES**

Attachment





***Committee on Finance & Taxation***  
*Vice Speaker Anthony C. Blaz, Chairman*

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***Committee Report on  
Bill No. 541***

"AN ACT TO ADD SECTIONS (H) AND (I) TO §4302, ARTICLE 3, CHAPTER 4, GUAM CODE ANNOTATED RELATING TO COVERAGE FOR CHRONIC ORTHOPEDIC DEFORMITIES AND BLOOD AND BLOOD DERIVATIVES."

## **Committee on Finance and Taxation Report on Bill No. 541**

"AN ACT TO ADD SECTIONS (H) AND (I) TO §4302, ARTICLE 3, CHAPTER 4, GUAM CODE ANNOTATED RELATING TO COVERAGE FOR CHRONIC ORTHOPEDIC DEFORMITIES AND BLOOD AND BLOOD DERIVATIVES."

### **PUBLIC NOTICE:**

Pursuant to the requirements of Public Law 24-109, notice of the Public Hearing on Bill No. 541 was sent to all media on Monday, April 6, 1998 and a reminder memorandum was sent on Friday April 10, 1998. Additionally, a public hearing notice was published in the Pacific Daily News on Tuesday, April 7, 1998 and on Sunday, April 12, 1998.

### **PUBLIC HEARING:**

The Committee on Finance and Taxation conducted a public hearing on Monday, April 13, 1998 at 10:00 AM in the Vice Speaker's Conference Room to hear testimonies on Bill No. 541.

### **MEMBERS PRESENT:**

The hearing was called to order by the Chairperson of the Committee on Finance and Taxation, Vice Speaker Anthony C. Blaz. Committee members present were:

Speaker Antonio Unpingco  
Senator Mark Charfauros  
Senator William B.S.M. Flores  
Senator Tom Ada

Other Senators present were:

Senator Frank B. Aguon, Jr.

### **PROVIDING PUBLIC TESTIMONY ON THE BILL:**

Patrick M. Wolff  
James W. Gillian, GMHP  
Stacy M. Yatar, PacifiCare

### **BACKGROUND :**

Patrick Wolff, in his written testimony, supported the bill. He added that Bill 541 should go out on its own rather than be incorporated into Bill 598 (Guam Health Benefits Act). He urged the Committee to report out Bill 541 citing a number of benefits that the bill will offer. His testimony is attached for review.

James Gillian, GMHP, offered written testimony stating that the bill may not be necessary since Bill 598 also addresses this mandate.

Stacy Yatar, PacifiCare, testified in support of the bill. However, she offered the committee amendments to the current bill:

- First sentence of New sections (h) and (i) state that "No health insurance company or health care provider contracted to provide health care to Government of Guam employees may deny coverage to the employee or dependants on the basis of 'chronic orthopedic deformities or blood

or blood derivatives.' PacifiCare believes that reference to health insurance companies is unnecessary. She proposed that the new language read: "The Government of Guam shall provide its employees, retirees and their dependants with a health benefit package that includes coverage for" chronic orthopedic deformities or blood or blood derivatives.

**FINDINGS:**

Bill 541 (COR) will mandate that employees of the Government of Guam and their dependants be included for coverage for chronic deformities and blood or blood derivatives in their medical health benefits package. The Guam Legislature finds that chronic orthopedic deformities are increasing steadily on island. Although current medical health benefit packages only covers the administration of blood byproducts and does not allow coverage for the replacement of blood and blood derivatives. Therefore, it is the intent of the Guam Legislature to include coverage for chronic orthopedic deformities in the government of Guam health benefit package. The Committee on Finance & Taxation recommends that Bill 541 stand on its own rather than being incorporated

**COMMITTEE RECOMMENDATION:**

The Committee, having conducted a sufficient hearing, does hereby recommend to the Legislature **to do pass Bill 541** "AN ACT TO ADD SECTIONS (H) AND (I) TO §4302, ARTICLE 3, CHAPTER 4, GUAM CODE ANNOTATED RELATING TO COVERAGE FOR CHRONIC ORTHOPEDIC DEFORMITIES AND BLOOD AND BLOOD DERIVATIVES."

Patrick M. Wolff  
P.O. Box CE  
Agana, Guam 96932  
Tel/Fax 649-7502

Anthony C. Blaz  
Chairman, Committee on Finance & Taxation  
24th Guam Legislature

Subject: BILL 541

Apr 13, '98

Dear Committee Members:

Today I appeared before senators Blaz (Chair), Ada (Bill co-sponsor), Aguon, Flores, and Unpingco (Speaker), and testified in favor of Bill 541, extending GovGuam insurance coverage to chronic orthopedic deformities. I promised to follow up with this letter summarizing my views on this Bill, which should go forward on its own strong merits rather than relying on this issue's possible inclusion in the Bill 598 (Guam Health Benefits Act).

1) Osteoarthritis of a joint is a degenerative condition with no known cause or cure. It is not caused by drinking or smoking or any other vice, nor is it hindered or helped by exercise or good/bad eating habits. The pain and immobility just get worse and worse, no matter what you do, until one's only recourse is joint replacement surgery.

2) Such operative procedure is costly (approximately \$40,000) such that 95% of effected patients cannot self pay for it. The only hope is insurance. My own osteoarthritis (left hip), diagnosed in 1991 by Dr. Jan Bollinger and corroborated by Dr. Charles Engh (Anderson Clinic, Arlington, Virginia) during summer 1992, has forced me to search these past six (6) years for any/all avenues for insurance... all for naught. There is presently no viable insurance option available to be here.

3) I have lived/worked and raised 3 sons on Guam the past 22 years, consider Guam my home, and have no intention of leaving, yet my only hope of insurance coverage (apart from this Bill 541) is to relocate my family to the mainland USA, where coverage for hip replacement is commonplace. It is a waste of human resources when Guam loses contributing citizens due to such health insurance deficits.

4) Chronic orthopedic deformities have the same effect as other impairments/disabilities in that they render their victims handicapped and unable to contribute in the same ways to our community. This Bill would allow persons so effected to regain their capacity to provide quality service to our Island and support their families. You need not fear abuse; no one would agree to joint replacement surgery unless absolutely necessary simply because no prosthesis is nearly as good as the one given us at birth. Most anyone would elect a less invasive treatment but none is available anywhere. So we have no real choice, but how can we hope to cover the expenses apart from Bill 541?

Sincerely,

  
Patrick M. Wolff



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### CORPORATE COUNSEL

Jim Hage

### EXECUTIVE DIRECTOR

Susan Kalish

March 25, 1998

Patrick Wolff  
PO Box CE  
Agana, GU 96910-8982

Dear Patrick,

Thanks for your continued interest in health insurance through AR&FA. I called our agent to check on your questions, and he tells me that although there is nothing in writing that states this, there is no waiting period upon taking up residency in a specific state, and there is no proof of residency needed when you apply. If you were to make a claim and they discovered in the process of researching the claim that you didn't actually live where you said you did, it would invalidate your coverage. However, they don't need to verify it in advance.

I also asked him if our coverage is available in all 50 states, since you didn't say to which state you might be moving. He says that it is available in all states except Idaho, Kentucky, Oregon, North Dakota, New Hampshire, Vermont, and New Jersey. So as long as you're not moving to one of those states, you'll be eligible to apply. As with everyone, acceptance and coverage will be determined by medical/health factors.

I don't know if you have an application, so I'm enclosing one. Good luck on your move!

Sincerely,

*Lorie Allion*  
Lorie Allion  
Office Manager

# The Anderson Orthopaedic Clinic

A Center of Excellence for Orthopaedics

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(703) 892-1550 fax

2501 Parker's Lane  
Alexandria, VA 22306  
(703) 892-6500  
(703) 799-5989 fax

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Gerard A. Engh, M.D.  
John L. Albrigo, M.D.  
Andrew H. Glassman, M.D.  
Neil Kahanovitz, M.D.  
George C. Branche III, M.D.  
C. Anderson Engh Jr., M.D.  
Jeffrey L. Lovale, M.D.  
James P. McAuley, M.D.  
William A. Hanfl, M.D.  
Administrator  
Jeffrey M. Hollis, CPA

March 24, 1998

Mr. Patrick M. Wolff  
P.O. Box CE  
Agana, Guam 96932

Dear Mr. Wolff:

I received your letter and am finally getting a chance to respond to it. Sorry for the delay.

The cost for a total hip replacement by Dr. Charles Engh is \$6,037.00 and the assistant would be \$1,207.40. There would also be a discharge planning management charge of \$80.00. The hospital does not have any list of estimates, but the cost of a 5-7 day stay would be approximately \$30,000. That is all they could give me.

I am sending you a copy of our most recent Hip Replacement booklet for your information. I hope this will be of help to you. I would also recommend that you look into our web page. Our address is [www.infl.com/aoc](http://www.infl.com/aoc).

Dr. Engh belongs to several different types of insurance plans. Here are a few that you could look into: Aetna/US Healthcare, Blue Cross Blue Shield National Capital Area, Capital Care, Cigna, MDIPA/Optimum Choice, Medicare, NYLCare and PHCS. Hopefully this information will be of help.

Sincerely,



Susan Suthers  
Office of Dr. Charles A. Engh

Enclosure



GUAM MEMORIAL HEALTH PLAN  
142 West Seaton Blvd.,  
Agana, Guam 96910  
Tel.: 472-GMHP  
Fax: (671) 477-1784

April 10, 1998

Honorable Anthony C. Blaz  
Vice-Speaker  
Twenty-Fourth Guam Legislature  
(Second) Regular Session  
155 Hesler Street  
Hatgana, Guam 96910

Dear Vice-Speaker Blaz;

Thank you for your invitation to offer comments on Bill 541 relative to mandating coverage for Chronic Orthopedic Deformities and for Blood and Blood Derivatives.

It may be that this bill is not necessary since another bill being heard today by the Committee on Health and Human Services also addresses this mandate. That Committee's bill (598) purports to be more comprehensive in scope as it require the above benefits as part of a minimum benefits package required to be offered by all "Health Insurers".

Your attention to this matter is appreciated.

Very truly yours,

A handwritten signature in black ink, appearing to read "James W. Gillan", is written over a light blue horizontal line. The signature is fluid and cursive, with a large initial "J" and "G".

James W. Gillan  
Chief Operating Officer



April 13, 1998

Offering:  

Vice Speaker Anthony C. Blaz  
Committee on Finance & Taxation  
155 Hesler Street  
Agana, Guam 96910

Dear Vice Speaker Blaz:

Thank you for the opportunity to provide testimony this morning on **Bill 541, AN ACT TO ADD SECTIONS (h) AND (i) TO S4302, ARTICLE 3, CHAPTER 4, TITLE 4 GUAM CODE ANNOTATED RELATING TO COVERAGE FOR CHRONIC ORTHOPEDIC DEFORMITIES AND BLOOD AND BLOOD DERIVATIVES**. PacifiCare Asia Pacific supports Bill 541, with some suggested changes to language.

For many years, PacifiCare has made recommendations to representatives of the Government of Guam's Department of Administration to include coverage for chronic orthopedic deformities in the health benefits package for Government of Guam employees and retirees. Utilization rates and other data extracted from our records continue to show that Government of Guam employees, retirees and their dependents have very high rates of experience with chronic orthopedic deformities.

Because we understand the costs associated with treatment for chronic orthopedic deformities, we believe that providing such coverage would relieve the financial burden borne by many government employees, retirees and their families. Though the new benefit would require an adjustment in the current premium, it would not be as devastating as the out-of-pocket payments being made today without coverage. In addition, providing coverage would ensure that all those requiring such treatment would receive it without hesitation unlike today where many opt not to get full treatment because of the high cost. Full treatment, for many, may mean the difference between simply living life and living a full, active and productive life.

PacifiCare would like to see the Committee make some changes to the current language used in Bill 541. Presently, the first sentence of new Sections (h) and (i) state that "No health insurance company or health care provider contracted to provide health care to Government of Guam employees may deny coverage to the employee or dependents on the basis of" chronic orthopedic deformities or blood or blood derivatives. Because "the Legislature finds that the Government of Guam **must include** chronic orthopedic deformities and blood and blood derivatives in their health benefits package," we believe that reference to health insurance companies is unnecessary.

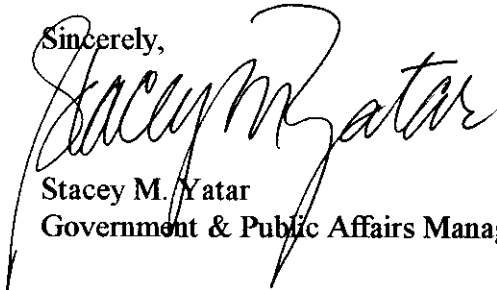
Vice Speaker Anthony C. Blaz, page 2.

Instead, we propose that the new language read "The Government of Guam shall provide its employees, retirees and their dependents with a health benefit package that includes coverage for" chronic orthopedic deformities or blood or blood derivatives.

For the past 25 years, PacifiCare has prided itself on being a good corporate citizen through our community contributions and active participation in shaping good health care programs and legislation. So, the growing trend to "blame" health insurance companies, or "HMOs," for the existing problems in our island's health care industry has become somewhat disturbing and very disheartening. By including "health insurance companies" and "deny" in the same sentence, it once again looks as though we are the source of the problem. We hope this can be changed in Bill 541 and in future references to "HMOs."

Again, thank you for this opportunity. PacifiCare views such legislation as a step in the right direction. We hope the Committee takes our above suggestion into consideration and that Bill 541 is quickly passed and signed into law.

Sincerely,



Stacey M. Yatar  
Government & Public Affairs Manager

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Senator Anthony C. Blaz  
Guam Legislature  
fax 472-3562

March 30, '98

Subject: Bill No. 541

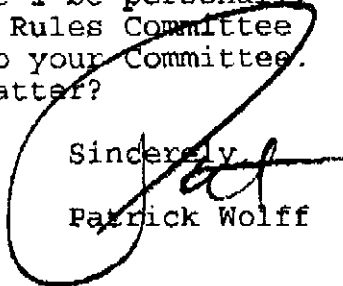
Dear Senator Blaz:

Greetings to you, Tony.

It is my intention to testify in support of Bill No. 541. TO COVER CHRONIC ORTHOPEDIC DEFORMITIES within the Gov Guam medical health benefits package. Because I am a Gov Guam emplyee beset by osteoarthritis of the left hip that Bill, while I can take no credit whatsoever for its origin or its language, is "exactly what the doctor ordered" so-to-speak. It means a great deal to me that this Bill be reported out of your committee for public hearing as soon as possible and that I be personally notified of the date/time of said hearing. The Rules Committee informed me that this Bill would be referred to your Committee.

May I hear from you on this matter?

Sincerely,

  
Patrick Wolff



