

OFFICE OF THE INSURANCE COMMISSIONER
IN AND FOR THE STATE OF WASHINGTON

IN THE MATTER OF: Docket No. 16-0050

The Form A and Form E Applications
for the Proposed Acquisition of
GROUP HEALTH COOPERATIVE and
GROUP HEALTH OPTIONS, INC.,

By

KAISER FOUNDATION HEALTH PLAN OF WASHINGTON

BE IT REMEMBERED that on the 27th day of
July 2016, at the hour of 5:01 p.m., the public hearing in
the above-referenced matter was taken at the request of the
state of Washington, before Caryn E. Winters, RPR, CCR, CSR,
Washington CCR No. 2496, Idaho CSR No. 237, at 322 North
Spokane Falls Boulevard, Spokane, Washington.

A P P E A R A N C E S:

FOR THE OFFICE OF INSURANCE COMMISSIONER:

Mike Kreidler, Commissioner

Darryl Colman, Attorney at Law

1
2
3
4
5
6
7
8
9
10
11
12
13
14
15
16
17
18
19
20
21
22
23
24
25

I N D E X

SPEAKERS:

KELLY STANTON
SUSAN MULLANEY
ROGER LONG
CHERYL BILKE
ELIZABETH PONTEFRACT
DEAN DeCREASE
DAN ARNETT
POLLY McMAHON
SCOTT O'BRIEN
CHRISTINE CLARK

1 MR. KREIDLER: Good evening. My name is Mike
2 Kreidler, with the Washington State Insurance Commissioner,
3 and welcome to this forum.

4 I have a statement here that has been dutifully
5 prepared by our good attorneys, so I want to make sure I
6 follow that religiously.

7 With me is Darryl Colman, who is one of the
8 attorneys from the Insurance Commissioner's Office and here
9 to ably assist me, if needed.

10 The date is July 27th, 2016, and the time is
11 five p.m. This public forum is taking place at the
12 Doubletree by Hilton in Spokane, Washington.

13 The purpose of this forum is to accept public
14 comment on the proposed acquisition of Group Health
15 Cooperative by Kaiser Foundation Health Plan.

16 The court reporter will record your comments
17 made tonight. We will also accept written comment. And
18 here is our court reporter right over here (indicating).

19 All comments will become part of the public
20 record for consideration regarding a final decision, and I
21 will take them into account when I make my decision on this
22 proposal.

23 If you would like to comment, and have not done
24 so already, please go ahead and sign in, and you will be
25 called upon.

1 We will call upon the individual in the order of
2 which they signed in, except for we're going to have
3 representatives from Group Health and from Kaiser to speak
4 first.

5 My review of the proposed acquisition is
6 governed by state laws, RCW 48.31B.015 and RCW 48.31B.020.

7 The review includes looking closely at how the
8 proposed acquisition could affect the overall stability of
9 the health insurance market in Washington state. It
10 includes competition and consumer choice.

11 There are two phases to this review. First, a
12 specialized staff, including accountants, lawyers and
13 financial examiners, will thoroughly review the application
14 and make their recommendation.

15 Next, I will hold a public hearing on the
16 evidence, including the staff recommendation, and issue an
17 order either approving or denying the acquisition.

18 The official public hearing and final decision
19 on this matter is likely to be issued later this year.

20 Today's forum is only to accept public comment.
21 I will not comment on any of the statements that are made or
22 discuss the merits of the proposed acquisition.

23 I would also like to remind you that you may
24 send comments to my office electronically or by regular
25 mail. Those addresses are at the sign-in desk in the back.

1 This forum is now open for comments, and I would
2 respectfully ask that you keep your comments to no more than
3 two minutes.

4 I have a formal part of this that I need to do,
5 which is to swear in those who are going to speak tonight.
6 And so I would ask those who are planning to speak tonight
7 to raise their right hand.

8 (All speakers sworn under oath.)

9 I'm going to begin now by calling up the person
10 who is here from Group Health to speak first. So I'd like
11 to call on Kelly Stanford.

12 SPEAKER: Thank you. My name's Kelly Stanford,
13 and I am a resident here in Spokane, Washington, and I have
14 the honor of being here today and speaking in support of
15 this potential acquisition of Group Health by Kaiser
16 Permanente.

17 I work for Group Health. I am the
18 vice-president of Clinical Operations and Market Development
19 here in Spokane. And the number one thing that I'm
20 responsible for each and every day is making sure the care
21 that we provide, the access that we have for our patients,
22 the service that we provide is of absolute excellence.

23 I'm responsible for being part of our community
24 and working with our health care partners to make sure that
25 we have excellent care, world-class care here in Spokane.

1 I fully support this acquisition. I believe
2 that not only will it build on the things that we already
3 do, enhance all the great work that we have in place now,
4 but it will give us amazing opportunities for the future.

5 I think it's going to be successful because
6 we're really focusing on two things, our history and our
7 future, and you need both to have success.

8 Our histories both have very similar
9 organizations. We have the same model. We have the same
10 mission and vision and values. We both believe in
11 integrated care. We believe care and coverage together
12 provide the best opportunity for improving access, quality
13 of care, and affordability for our members and the patients
14 that we serve.

15 But at the same time we know it's important for
16 the future. We know that investment is important in order
17 for us to provide the services and care that we need going
18 into the future. So we're committed to investing in the
19 community, into our facilities, technology, all of the
20 things that you need in health care today to really move us
21 into where we need to go.

22 So I fully support this. I look forward to
23 embracing our past, embracing the likenesses, the mission
24 and vision that we share together, and then working towards
25 the opportunities that come in the future with investing in

1 our communities, specifically in Spokane and across the
2 state. I think it's a great choice for us, and I support it
3 fully.

4 MR. KREIDLER: Thank you. Now, I'd like to call
5 on Susan Mullaney with Kaiser.

6 SPEAKER: Thank you. I'm Susan Mullaney, and
7 I'm president designate for Kaiser Permanente Washington.
8 And it's been my pleasure to be a part of Kaiser Permanente
9 for the past close to nine years now, and I'm delighted to
10 say that I'm now a resident of the state of Washington.

11 And on behalf of all Kaiser Permanente, we
12 really couldn't be more excited and delighted to be coming
13 together with Group Health Cooperative to continue to
14 provide just what Kelly described, which is to --

15 We both have such similar missions and values,
16 and both have the same integrated care delivery system, that
17 it just made a lot of sense for us to come together to
18 continue to make sure that that is a choice for all citizens
19 of the state of Washington. And so we're delighted to be
20 here and to be doing that.

21 So Kaiser Permanente has a long, proud history,
22 just like Group Health. We have been around since 1945.
23 We're one of the country's largest and really respected
24 health care organizations. We're in eight states providing
25 care to members. We have over 10 and a half million

1 members. And we're also in our nation's capital in
2 Washington, D.C., as well.

3 So because we have such similar values and a
4 mission -- similar missions and care delivery systems, we
5 really view our opportunity to come together as one that's
6 really going to be seamless for both organizations, and
7 we're really working hard to make sure that that happens.

8 We believe that this acquisition will be great
9 for Group Health members. We think it will be great for the
10 people who work at Group Health, the physicians, nurses,
11 staff members, everybody who serves members now, and we
12 believe this will be excellent for the communities that
13 we're in and for the citizens of the state of Washington.

14 Health care -- and I don't need to tell you all
15 of this -- but it's a challenging market to be in, and there
16 are a lot of demands of every health care organization to
17 make massive investments in IT. The cost of pharmaceuticals
18 continues to go up as that whole arena continues to evolve,
19 et cetera, et cetera. And because of the size and stability
20 of Kaiser Permanente, we know that we can come and join
21 together with Group Health, provide that stability and make
22 significant investments in the clinical operations and the
23 communities that we're in, and in the people who are taking
24 care of our members, to really stabilize that foundation and
25 to continue to grow and serve all of the citizens of the

1 state of Washington.

2 And we think with our mission, part of our
3 mission is to provide the highest quality of health care
4 around, period, and to do that at a price point that people
5 can actually afford.

6 And so from our perspective we think it's
7 incredibly important that an integrated care model, a
8 prepaid integrated care model continues to be a choice in
9 Washington for the members in the communities who are
10 purchasing health care.

11 And I'll wrap up on probably the most important
12 piece, is any great organization is made up of great people
13 who come together every day to take excellent care of the
14 members that we serve. And so I'm really excited for us to
15 be stepping in and supporting the great people of Group
16 Health who do that currently.

17 I'm confident that we'll be able to bring in
18 really nice levels of support so that all the people in the
19 organization can flourish, because I think that's what makes
20 any health care organization the best around.

21 In addition to that, we will be maintaining
22 compensation levels for non-union staff that will be equal
23 or better than their current compensation levels for a
24 minimum of nine months after closing of the acquisition.

25 We will honor all existing incentive, severance

1 or retention programs for a minimum of 18 months after the
2 close. And, of course, we will honor all union contracts in
3 effect at the closing of the acquisition.

4 So, once again, we are delighted to be joining
5 forces with Group Health and really optimistic about our
6 future together, and delighted to be in the great state of
7 Washington.

8 So thank you for your attention.

9 MR. KREIDLER: Thank you. Roger Long? And
10 following Roger will be Cheryl Bilke.

11 SPEAKER: My name's Roger Long, and I'm from the
12 Mead area here in town. My wife Janice and I have been
13 members of Group Health for the last 40 years, and of those
14 40 years Janice was employed by Group Health Hospital in
15 Redmond for 25 years. And we live here.

16 We are very much in support of this acquisition.
17 We've had excellent, excellent care with Group Health over
18 the 40 years that we've been involved with them. Both of us
19 are cancer survivors.

20 MR. KREIDLER: Say, Roger, I don't know if the
21 mic is turned on or not, to tell you the truth.

22 SPEAKER: There is a red button here. One says
23 "on" and the other says "off." I think I'm capable of that
24 kind of technology. Not much more.

25 Anyhow, as I was saying, Janice and I have been

1 members for the last 40 years. We're both cancer survivors,
2 and so we appreciate Group Health medical treatments over
3 these years. We support this primarily because of the
4 excellent care we have.

5 We also support it because we feel that our
6 personal missions and our personal values are very similar
7 to Group Health, and we feel that Group Health and Kaiser
8 are probably a closer bond to our personal way of life than
9 any of the other medical programs that they could combine
10 with. And so for that reason we're very much in support of
11 this.

12 Throughout the years I've been involved on a
13 variety of Group Health committees. I've served on the
14 nominating committee for several years. I've served on
15 different forums and the CAC here in Spokane.

16 And so I've had the opportunity to talk with a
17 lot of the people who work for Group Health in the upper
18 echelons, not only from -- to what my wife did. And I have
19 been always very much impressed by the quality of those
20 people, the care that they've given. Their comments have
21 always been directed at the care of the patient and have not
22 always been directed at the cost for that care. And so,
23 again, I appreciate that.

24 I have many friends in the Portland area who are
25 with Kaiser, and I have family who have Kaiser in Portland,

1 and they're very pleased.

2 I would just conclude by saying Kaiser has told
3 us that they will continue the patient/consumer involvement
4 as we have been experiencing with Group Health, and to me
5 that's extremely important. And so, with that, I really
6 appreciate again the value that they're giving to us in that
7 sense.

8 I would conclude just by making one final
9 statement. 18 months ago I had a medical emergency while I
10 was in Oregon. I called the Group Health 800 number.
11 Within minutes I had a call from the guy -- from the doctor
12 at Kaiser. They told me exactly what to do.

13 I was taken into a Salem ER room, admitted,
14 spent three days there. I could not have had better care.

15 When I walked in they told me my pulse was so
16 low I shouldn't be walking.

17 And I had excellent care. That thoroughly
18 convinces me that this is a great acquisition. I know that
19 Group Health and Kaiser together will continue to provide
20 care for our family. Thank you.

21 MR. KREIDLER: Thank you very much, Roger.
22 Cheryl? And then following Cheryl will be
23 Elizabeth Pontefract.

24 SPEAKER: Good evening. My name is Cheryl
25 Bilke. I'm a licensed practical nurse currently working at

1 the Veradale clinic here in Spokane. I've worked at Group
2 Health for three years.

3 I have also been elected by my peers to sit on
4 the executive board of SEIU Healthcare 1199 Northwest. We
5 represent over 2,000 front-line caregivers in the Group
6 Health system.

7 On behalf of my coworkers, I appreciate the
8 opportunity to speak on the Kaiser acquisition of Group
9 Health.

10 MR. KREIDLER: Cheryl, you might pull that mic
11 down towards you there. Thank you.

12 SPEAKER: You bet. We have not only taken a
13 supportive role in the acquisition, we actively communicated
14 to our patients and the voting members of Group Health that
15 they should also.

16 Kaiser supports the same coordinated
17 patient-centered model of care that Group Health has
18 perfected over the years.

19 As a nurse, I can see that the acquisition will
20 improve the facilities and services that we can provide to
21 our patients.

22 I speak today to now encourage the Office of the
23 Insurance Commissioner to approve the acquisition as soon as
24 possible.

25 Consumers need clarity and information. Many

1 long-time Group Health members who are watching this closely
2 need to know that there is quality and stable health care
3 that they can depend on.

4 This is particularly true during our open
5 enrollment as consumers need to choose between plans. And
6 especially so for the state employees, as the state is so
7 invested in the Group Health/Kaiser model of value-based
8 care.

9 As front line care workers, we are excited about
10 the investment Kaiser intends to make in this organization
11 in order to improve the care we provide to our patients.

12 But we also need clarity. We want to know our
13 jobs and our patients are going to be in good hands, so we
14 focus on what's important. We want to be able to work to
15 the fullest with our employer partner on the big-picture
16 needs of our patients and communities.

17 In closing, thank you for the opportunity to
18 speak to the prompt approval of the Kaiser acquisition of
19 Group Health.

20 MR. KREIDLER: Thank you, Cheryl.

21 And I may mispronounce the following: Elizabeth
22 Pontefract. And then Dean DeCrease.

23 SPEAKER: So my name is Elizabeth Pontefract.
24 I'm the vice-president of strategy for PCC Natural Markets
25 in Seattle. We're the largest consumer-owned grocery

1 retailer in the country. And I'm here on behalf of
2 leadership for the cooperative community of Washington,
3 spanning multiple industries, to talk to you very
4 specifically about safeguarding appropriately during this
5 acquisition Group Health Cooperative's long legacy of
6 cooperative health care.

7 The successful reach of the Group Health
8 Cooperative has welcomed literally hundreds and thousands of
9 consumers across the country into the coop community and has
10 educated them on the cooperative economics, as well as, and
11 which is fundamental to us, empowering them to take an
12 ownership role in their own health care and that of their
13 families.

14 Group Health was founded by the cooperative
15 community. It was built on the shoulders of leaders who cut
16 their teeth building cooperatives across multiple
17 industries. They were in not only health care, but the
18 founders of Group Health were in industries as diverse as
19 telephone, electricity, but undoubtedly, if you know the
20 coop community, there were grocers in there as well.

21 And paying it forward, Group Health then spawned
22 such significant initiatives as the National Cooperative
23 Bank, the Group Health Credit Union, which is now the Salal
24 Credit Union, the National Cooperative Bank, the Northwest
25 Cooperative Development Center, and the Cooperative Health

1 Foundation in Minnesota.

2 So this acquisition leaves a significant vacuum
3 in the cooperative community. It's not only the 13th
4 largest cooperative in the nation, it's the largest
5 cooperative in our country to actually have "coop" in its
6 name, which is just -- you know, provides just access and
7 invites a lot of questions about what our economy is about.
8 And, most importantly, it is the largest consumer-owned
9 cooperative to exist in the United States historically.

10 So that's why I'm here today. We --

11 Like I said, we, the many coop leaders from
12 across the state, would like to urge you to establish the
13 Group Health Cooperative Development Fund as part of the
14 Group Health Foundation. Or, Cooperative Foundation.

15 When Group Health was founded it established two
16 key principals to govern their practices and policies. The
17 first was to be of the greatest possible service to its
18 members and users, and the second was to contribute in every
19 way possible to the cooperative movement as a democratic way
20 of doing business.

21 So contributing to the coop movement is at the
22 core of what Group Health has done. It is part of their
23 legacy. And I fear that if specific provisions are not made
24 to protect that legacy as part of this acquisition, then
25 that legacy is lost and is not appropriately safeguarded.

1 So we respectfully ask that you earmark a third
2 of the foundation's funding for cooperative development, a
3 third of the board seats to be appointed by the cooperative
4 community, and specifically charter that fund to create,
5 develop and grow cooperatives.

6 So I thank you for your consideration.

7 MR. KREIDLER: Thank you. So Dean? I'm sure I
8 butchered your name.

9 SPEAKER: DeCrease.

10 MR. KREIDLER: DeCrease? And following will be
11 Dan Arnett.

12 SPEAKER: Well, good afternoon, and thank you
13 for inviting us to speak today.

14 My name's Dean DeCrease. I'm board chair and
15 chief governing officer of Central Coop, but I'm speaking on
16 behalf of, guess what, cooperatives across the state in
17 light of the legacy that Group Health Cooperative and the
18 value that coop can offer to the Washington community, and
19 specifically with respect to the Group Health Community
20 Foundation.

21 You may not know this, but there's about three
22 trillion dollars of economic activity among cooperatives
23 worldwide, and coops employ a hundred million workers and
24 count roughly a billion members around the world. They
25 operate in nearly every sector of business and are embraced

1 by virtually every political, religious and social
2 persuasion.

3 As technology enables ever greater sharing and
4 collaboration, the cooperative business model is perfectly
5 suited to thrive in the 21st Century, and I think it will.

6 In Washington state, Group Health Cooperative is
7 one of the largest coops in the country, as Elizabeth said,
8 and by far the largest in health care.

9 While the acquisition of Kaiser Permanente is a
10 positive development for the business of health care in the
11 state, it's a major blow to the presence of cooperatives
12 here.

13 Since 1945 Group Health has built a substantial
14 legacy of cooperative health care in the region, and it
15 really would be a tragedy to abandon that legacy, and we
16 must not do that.

17 Cooperatives are a key ingredient in promoting
18 wellness in Washington communities. They address market
19 failure and fill gaps that other private businesses tend to
20 ignore, such as provision of rural electricity or other
21 utilities in sparsely-populated areas, provision of
22 affordable and healthy organic foods and access to
23 affordable credit and banking services and affordable
24 housing. So it really addresses some economic disparities
25 that are becoming so prevalent in our society.

1 Specific examples of wellness benefits from
2 cooperatives in addition to health care include food coops
3 spend more revenues locally, they buy more products locally,
4 they provide more organic produce, and create more jobs than
5 conventional grocers.

6 Credit unions approve more mortgages for low,
7 moderate and income households and have lower denial rates
8 for all non-whites, and have lower loan delinquencies, while
9 doing more lending than commercial banks during the Great
10 Recession.

11 And yet cooperatives receive minimal attention
12 and support from the public sector and are relatively
13 invisible in the conventional business world. They need
14 support.

15 The most impactful and reasonable thing that the
16 Foundation can do, the only fair thing to do, is to dedicate
17 a third of its resources, a third of the board
18 representation, and a definitive commitment to promoting
19 community health and wellness by supporting and building
20 cooperatives in Washington state and in the Pacific
21 Northwest. Thanks, Mike.

22 MR. KREIDLER: Thank you.

23 Dan Arnett? And then following Dan will be
24 Polly McMahon.

25 SPEAKER: Thank you, commissioner. It's nice to

1 be here today. I'll keep this brief.

2 I'm the CEO of Central Coop, which is a
3 solidarity coop in Western Washington. It's worker- and
4 consumer-owned. We're the highest-compensating employer for
5 entry-level work in our industry in the United States, and
6 that's including a commitment to health care.

7 If you work 28 hours or more, you get a hundred
8 percent coverage, 20 hours or more, you get 60 percent.
9 There's also family care that we could talk about.

10 But all of the employees -- every employee we
11 have gets their health care through Group Health.

12 And the reason that we had a commitment to that
13 particular set of plans is partly because of the quality of
14 service and partly because of the cooperative care through
15 Group Health. That's really important to us.

16 We realize that the investments that can be made
17 and the efficiencies that can be gained with this merger
18 will benefit our workers and our community. And it's of
19 keen interest to me because I live within short walking
20 distance of the main campus on Capitol Hill. I'm very
21 familiar. And also Northwest CDC was mostly responsible for
22 my recruitment and hiring. So Group Health means something
23 to me.

24 But the other piece of this that I think has to
25 be recognized is the essential story here is that we have a

1 cooperative business that will lose that business structure.
2 And I think that is okay, but the legacy can live on through
3 the application of one-third of the funds that are being
4 allocated for that community fund towards cooperative
5 development and education, one-third of the board seats
6 being appointed by cooperatives, and, of course, a firm
7 commitment in the governance or charter towards cooperative
8 development.

9 And I think this may seem like a tangential
10 issue in some ways, even though certainly there is a legacy,
11 but I would say if we take a broader perspective we can see
12 that the mission of this merged company is very much in
13 alignment with the development of cooperative economic
14 answers.

15 For example, a study that was presented at the
16 International Summit of Cooperatives in 2012 compared the
17 social and health outcomes in cities that were otherwise
18 identical but they had different proportions of cooperative
19 business, and that included one that was about 26 percent,
20 one that was about half and one at zero.

21 And with absolute statistical clarity we found
22 better mental and physical health in the communities with
23 more cooperatives. Less cardiovascular disease was noted.
24 Better education outcomes. People stay longer in school
25 after legal age. Less truancy. Less crime, including a

1 sharp decrease in domestic violence. Higher social
2 participation, including joining clubs. Donating to
3 charity, giving blood, voting, and other types of
4 participation.

5 And also people reported their social
6 environments more attractive. They saw a person that works
7 as more supportive, and they had greater hope and confidence
8 in their communities.

9 And I would say those things line up quite well
10 with what this merger is looking to do. And I think looking
11 to dedicate a third of those funds, a third of those seats,
12 and getting something in writing that keeps that commitment
13 alive and honors the legacy of Group Health I think will
14 make this deal even sweeter. So thank you.

15 MR. KREIDLER: Thank you.

16 And Polly McMahon. And then following Polly
17 will be Scott O'Brien.

18 SPEAKER: Thank you. I'm Polly McMahon, and I'm
19 speaking to you today as a community representative. I'm on
20 the faculty at Spokane Falls Community College, where I
21 coordinate the gerontology and social services programs.

22 I have been a member of Group Health for the
23 last 20 years. Not as long as Roger Long, but 20 years is
24 still significant. During those years I have been immersed,
25 because they work us so hard in Eastern Washington, as an

1 advisory member of the governance board and numerous
2 committees involving senior health care and developing best
3 quality services and resources that health care can provide.
4 And I know Group Health does this.

5 I am also a cancer fighter, so I have been
6 immersed in the last several months as a consumer. And
7 there's not enough I can say, of course, about the support
8 for Group Health. However, this afternoon we're talking
9 about the acquisition with Kaiser.

10 I did my internship in psychology many decades
11 ago at University of California at Berkeley, and I'm well
12 aware of the quality of care Kaiser provides. I'm well
13 aware of the continued care and the needs and the issues
14 serving as an advisory member of the governance board.

15 I know there have been many challenges
16 financially and politically with Group Health struggling to
17 provide us all with the very best quality care.

18 I speak in total support of this acquisition. I
19 can't say enough good things.

20 In my professional life I work in a variety of
21 ways, focusing on the issues of senior citizens, and I -- I
22 have addressed these issues with full support with Group
23 Health. And Kaiser also supports these issues related to
24 anything from improved recreation, exercise, preventive
25 care, and very good sex. I teach classes in very good sex

1 for senior citizens. And these are supported by the
2 integrity and the long-term health goals of both Kaiser and
3 Group Health.

4 So thank you for listening to me.

5 MR. KREIDLER: Thank you very much. Scott
6 O'Brien?

7 SPEAKER: Good evening. I'm Scott O'Brien. I
8 serve as the chief strategy officer for Providence Health &
9 Services here in Eastern Washington, which includes our five
10 hospitals and a little over 600 physicians here in the
11 region.

12 In my roll over the last four years I have been
13 working with Group Health and been working with leaders to
14 build our relationship with Group Health. And I wanted to
15 come here and speak to that as an integral part of our
16 community, both as an access point in terms of primary care
17 in the region, and then also as a payer, and I'll say a
18 progressive payer, who worked with us to think about how
19 together we can transform quality, costs and affordability
20 for the region.

21 And we look forward and we're excited about this
22 acquisition because we think it will help expand both of
23 those points, not just the access and the delivery system
24 side access to primary care, but also additional options on
25 the insured side. Thank you.

1 MR. KREIDLER: Thank you very much. Now, that
2 does conclude the list of individuals who indicated the
3 desire to speak tonight. Some did not -- left it blank
4 where it said they'd like to speak.

5 If somebody would like to speak and have signed
6 in, you're certainly free to do so, please.

7 SPEAKER: Good afternoon. I'm Christine Clark.
8 I'm a rural resident of Spokane County. I've lived in
9 Eastern Washington for over 40 years.

10 I was glad to help develop Ben Franklin Transit
11 in the Tri-Cities. And one of my concerns living north of
12 Spokane County is transportation, especially for elderly who
13 cannot drive.

14 There's been a struggle to provide care cars in
15 northeastern Washington. I think only Spokane County has
16 care cars for medical transportation.

17 I think we need to look at increasing public
18 transportation so that people don't depend on
19 single-occupancy vehicles, and they are able to rely on
20 public transportation more like what Britain provides to its
21 residents.

22 So that's my concern for health care. Thank
23 you.

24 MR. KREIDLER: Thank you. Anybody else?

25 Not seeing anybody else indicate a desire to

1 STATE OF WASHINGTON)

2 : ss: REPORTER'S CERTIFICATE

3 COUNTY OF SPOKANE)

4

5 I, Caryn E. Winters, a notary public in and for
6 the State of Washington, do hereby certify:

7 That the foregoing Washington State Insurance
8 Commissioner Group Health/Kaiser Acquisition Public Hearing
9 was taken on the date and at the time and place as shown on
10 Page 1 hereto;

11 That the witnesses were sworn upon their oath;

12 That the foregoing is a true and correct
13 transcription of my shorthand notes of the requested forum
14 transcribed by me or under my direction;

15 WITNESS my hand this 30th day of July
16 2016.

17

18

19

CARYN E. WINTERS, RPR

20

WA CCR No. 2496, ID CSR No. 237.

21

22

23

24

25