



February 9, 2011

Secretary Kathleen Sebelius
U.S. Department of Health & Human Services
200 Independence Avenue, S.W.
Washington, D.C. 20201

Secretary Sebelius:

The Montana School Services Foundation (MSSF) is very appreciative that the U.S. Department of Health & Human Services (HHS) accepted our application for funding under the Early Retirement Reinsurance Program (ERRP).

The health-benefits trust that MSSF administers, Montana Unified School Trust (MUST), exists solely to serve the local public-educational community. We understand the difficult and often unpredictable budgetary positions schools face and how that affects teachers, administrators, support staff, and retirees, which is why we do everything in our power to make sure this important population can always look forward to quality health benefits at the best possible prices. We applied for ERRP because these additional funds will help MUST's early-retiree membership realize the full benefit of our mission.

Specifically, this will benefit MUST members by allowing us to (1) directly reduce anticipated premium increases following the reimbursement or (2) contribute more to the trust's claims-fluctuation reserves, which would help dampen premium volatility over a longer period. The actual distribution method will be selected based on actuarial advice, but either will ultimately benefit trust members.

Again, thank you for the opportunity to further the MUST membership's interests and mission. We look forward to working with HHS in the near future.

Sincerely,

Eric Schindler, Chief Executive Officer
MSSF/MUST
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