



Pending Legislation **SUPPORT ANALYSIS**

By: Oregon Coast Dermatology
620 Commercial Ave., Coos Bay OR 97420
All rights reserved



For Oregon House Health Committee use only. Not
for public distribution.

Table of contents

- 1) HB3018 Summary
- 2) HB3018 – the bill
- 3) Public Support Summary
 - a) Facebook Results
 - b) Physician Dinner
 - c) Petition Results
 - I. Signatures
 - II. Comments

Problem:

Patient Access to Health Insurance Benefits, Problem and Solution

PROBLEM:

Health insurance policies available in Oregon to individuals, small businesses and on the exchanges (PPOs) discriminate against patients who receive out-of-network medical care. In the name of cost control, benefit amounts for out-of-network care are severely limited, while insurance companies have other adequate ways to limit their liability. Coverage is so poor that it may often be better to pretend to be uninsured and to negotiate a cash price. Examples are available.

Cost savings from PPO contracting and narrow networks will be limited. If there were more price-transparent out-of-network practices and facilities, cost savings could be huge. Examples are available. The health insurance companies are actively limiting the competition to their top-down cartel-like arrangements. Medical associations often work to limit competition, as well. Competition is good for patients, and we should have more of it.

Patient Access to Health Insurance Benefits, Problem and Solution

SOLUTION:

1) Oregon PPO health insurance policies may not set the separate out-of-network deductible, the out-of-network maximum, and the out-of-network co-insurance at levels higher than for in-network benefits, even if they remain separate. They may charge subscribers a published reasonable fee, the lesser of that or 5% of the benefit amount, for processing out-of-network claims, to compensate for possible extra work. Out-of-network doctors and other “providers” may charge a separate fee to patients for doing insurance work to assist the patient in obtaining benefits.

2) No Oregon statute or regulation shall forbid patients from using their own financial resources to pay for medical care. No Oregon statute or regulation or licensing rule shall require any physician to participate in, or contract with, any health insurance company or governmental health care payer, to any extent.

HB3018 The Bill

House Bill 3018

Sponsored by Representative MCKEOWN, Senator ROBLAN

SUMMARY

The following summary is not prepared by the sponsors of the measure and is not a part of the body thereof subject to consideration by the Legislative Assembly. It is an editor's brief statement of the essential features of the measure as introduced.

Prohibits insurer from imposing cost sharing or similar requirements for services provided by out-of-network providers that are greater than requirements for services provided by in-network providers. Specifies exceptions.

Prohibits state agency and insurer from preventing person from paying for person's own medical care, requiring physician to contract with insurer or state medical assistance program or requiring physician to provide medical care.

A BILL FOR AN ACT

1
2 Relating to health care.

3 **Be It Enacted by the People of the State of Oregon:**

4 **SECTION 1.** Section 2 of this 2015 Act is added to and made a part of the Insurance Code.

5 **SECTION 2.** (1) As used in this section, "preferred provider organization insurance" has
6 the meaning given that term in ORS 743.801.

7 (2) Notwithstanding any other provision of law, a policy of preferred provider organiza-
8 tion insurance may not impose, with respect to a covered service performed by a provider
9 that does not participate in the preferred provider network, a coinsurance percentage,
10 deductible or out-of-pocket maximum that is greater than the coinsurance percentage,
11 deductible or out-of-pocket maximum applicable to the service if performed by a provider
12 that participates in the preferred provider network.

13 (3) This section does not prohibit:

14 (a) An insurer from charging a fee for processing a claim from a nonparticipating pro-
15 vider, if the fee is specified in the policy or certificate of insurance and the fee is the lesser
16 of:

17 (A) Five percent of the allowed amount for the service; and

18 (B) A fee prescribed by the Department of Consumer and Business Services in accord-
19 ance with subsection (4) of this section; or

20 (b) A nonparticipating provider from charging an enrollee a reasonable fee for assisting
21 the enrollee in submitting a claim under a policy of preferred provider organization insur-
22 ance.

23 (4) The department shall prescribe by rule the maximum fee that may be charged to an
24 enrollee for processing a claim from a nonparticipating provider.

25 **SECTION 3.** (1) As used in this section:

26 (a) "Health insurance" has the meaning given that term in ORS 731.162.

27 (b) "Insurer" has the meaning given that term in ORS 731.106.

28 (c) "Medical assistance" has the meaning given that term in ORS 414.025.

29 (d) "Physician" has the meaning given that term in ORS 677.010.

NOTE: Matter in boldfaced type in an amended section is new; matter *[italic and bracketed]* is existing law to be omitted.
New sections are in boldfaced type.

LC 2891

- 1 (2) Notwithstanding any other provision of law, no state agency or insurer may:
2 (a) Prohibit a person from using the person's own financial resources to pay for medical
3 care for the person or for an individual for whom the person is financially responsible;
4 (b) Require a physician to contract with:
5 (A) An insurer offering a policy of health insurance to provide medical care covered by
6 the policy; or
7 (B) The Oregon Health Authority or the Department of Human Services to provide
8 medical care to a medical assistance recipient; or
9 (c) Require a physician to provide medical care.
10 _____

HB3018

PUBLIC SUPPORT

1.

Oregon Medical Choice Facebook Site

facebook.com/oregonmedicalchoice



Oregon Medical Choice
Community

Sign Up

Liked

Message

...

Timeline

About

Photos

Likes

More

PEOPLE

1,583 likes

Diane H Barnard, Becky Angel Barrett and 103 others like this.



+100

Feb. 7-March 6



Oregon Medical Choice

Posted by Kathleen Brown [?] · 23 hrs ·

A hearing is scheduled! Oregon HB 3018 will have a hearing on

Promote

THIS WEEK

1

Page Like

656

Post Reach

0

Sign Up

UNREAD

2

Notifications

0

Messages

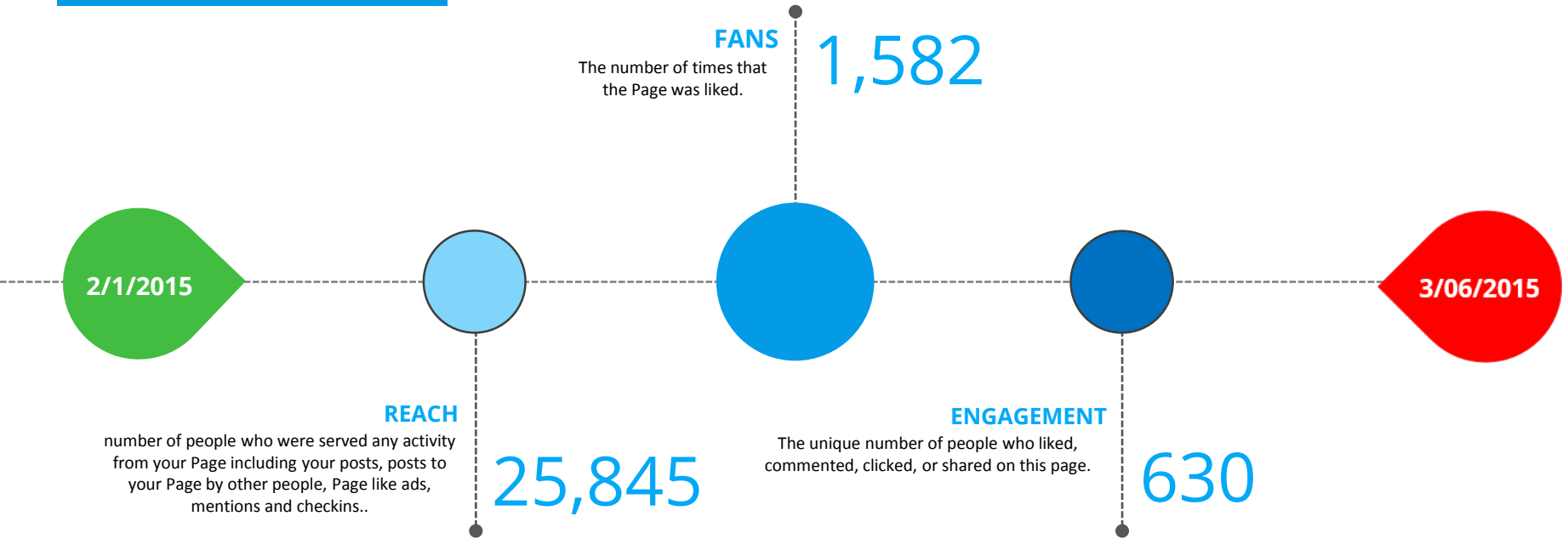
Recent

2015

See Your Ad Here



FACEBOOK FAN PAGE



Facebook "Likes"

1,583



Oregon Medical Choice

7,478



Regence Blue Cross Blue Shield

5,557



Cover Oregon

1,489



Lifewise

981



Pacific Source

1,112



Oregon Senate Republicans

1,591



Oregon Senate Democrats

1,421



Oregon House Democrats

1,300



Oregon House Republicans

4,047



ODOT

Facebook Years Established

0.1



Oregon Medical Choice

4.25



Regence Blue Cross Blue Shield

2.5



Cover Oregon

3.25



Lifewise

3.25



Pacific Source

7



Oregon Senate Republicans

8



Oregon Senate Democrats

6.25



Oregon House Democrats

7.75



Oregon House Republicans

6.5



ODOT

2.

HB3018

Physician Dinner

Confidential: For Oregon House Health Committee use only. Not for public distribution.

Tuesday February 17th 24 local Physicians, Health Care professionals, and community members discuss HB3018

For Oregon House Health Committee use only. Not for public distribution.





Petitioning Oregon State House and 1 other - End Insurance Company discrimination against patients who choose out of network care.

Kathleen Brown
Coos Bay, OR

PATIENT ACCESS TO BENEFITS ACT

We need your help to get this legislation out of committee. This bill is designed to allow patients to have fair access to their health insurance benefits for medical care received outside of the insurance company's contracted network.

It is trending that insurance plans are now creating separate deductibles for in-network and out-of-network care. These out-of-network deductibles and maximums are often so high, that only the wealthiest patients can afford this choice. This bill would require insurance companies to pay benefits at the same level for both in-network and out-of-network care.

Patients should not be punished or be discriminated against for using their out-of-network health insurance benefits. Many patients choose out-of-network care for a variety of reasons. This legislation supports patient's rights to choose their providers without financial punishment by the insurance companies. Obviously, health insurance companies need to limit their liability for out-of-network care, and they already do that quite well. This proposal does not prevent that, it just makes for a more level playing field.

LETTER TO

Oregon State House
Oregon State Senate

End Insurance Company discrimination against patient's that chose out of network care.

UPDATES

- 500 supporters 3 hours ago
- Kathleen Brown started this petition 2 weeks ago

REASONS FOR SIGNING

- Ann Roggs PLATEAU, MO about 12 hours ago Liked (8)
- #1 Patient choice matters
- #2 Out of network is often cheaper for the patient and the insurance company

Sign this petition

with 11 supporters

First name

Last name

Email

United States

Street address

Zip code

I'm signing because... (optional)

Share with Facebook friends

Sign

Display my signature on Change.org

By signing, you accept Change.org's Terms of Service, Privacy Policy, and agree to receive occasional emails about campaigns on Change.org. You can unsubscribe at any time.

3.

Petition Results

Feb 1- March 6

Survey 1 <http://goo.gl/2Hbmgq>

Survey 2 <http://goo.gl/9ZNPcA>



Petitioning Oregon State House and 1 other - Pass the Oregon Patient Access to Benefits Act.

Kathleen Brown
Coos Bay, OR

Oregon Patient Access to Benefits Act

We Oregon residents or legislators shall forbid patients from using their own financial resources to pay for medical care.

No Oregon statute or regulation shall require any physician to participate in, or contract with, any health insurance company or governmental health care payer, to any extent. Neither shall any Oregon statute or regulation require a doctor to work.

What this means for patients

This bill does one thing only: it ensures that whatever insurance you choose to use, health insurance system in the future, individuals and families will still have the right to make basic and essential decisions about their own medical care, including paying for them directly, if they need to. They will always be able to continue to work directly for patients, and not be forbidden to government programs and health insurance companies. It does not change.

This bill does not make anything legal that is now illegal, rather, it safeguards rights that we have today, but are in danger of losing.

In the countries, such as the U.S. and Canada, individuals do not have the freedom to do this within their own countries. Often, Canadian patients travel to the U.S. and other countries for their medical care that they are forbidden from purchasing in their own country. This bill is designed to make sure the government cannot take away the right to purchase medical care within the U.S.

Several states, along with Arizona, are also taking steps to protect choices in medical care. Oregon could, too.

[Link to our Oregon Patient Care Freedom Act](#)

UPDATES

- Pass the Oregon Patient Access to Benefits Act.
- 100 supporters 2 days ago
- Kathleen Brown started this petition 2 weeks ago

Sign this petition

with 100 supporters

832 needed

First name

Last name

First name

Last name

Email

United States

Street address

Zip code

I'm signing because... (optional)

Share with Facebook friends

Sign

Display my signature on Change.org

By signing, you accept Change.org's Terms of Service and Privacy Policy, and agree to receive occasional emails about campaigns on Change.org. You can unsubscribe at any time.

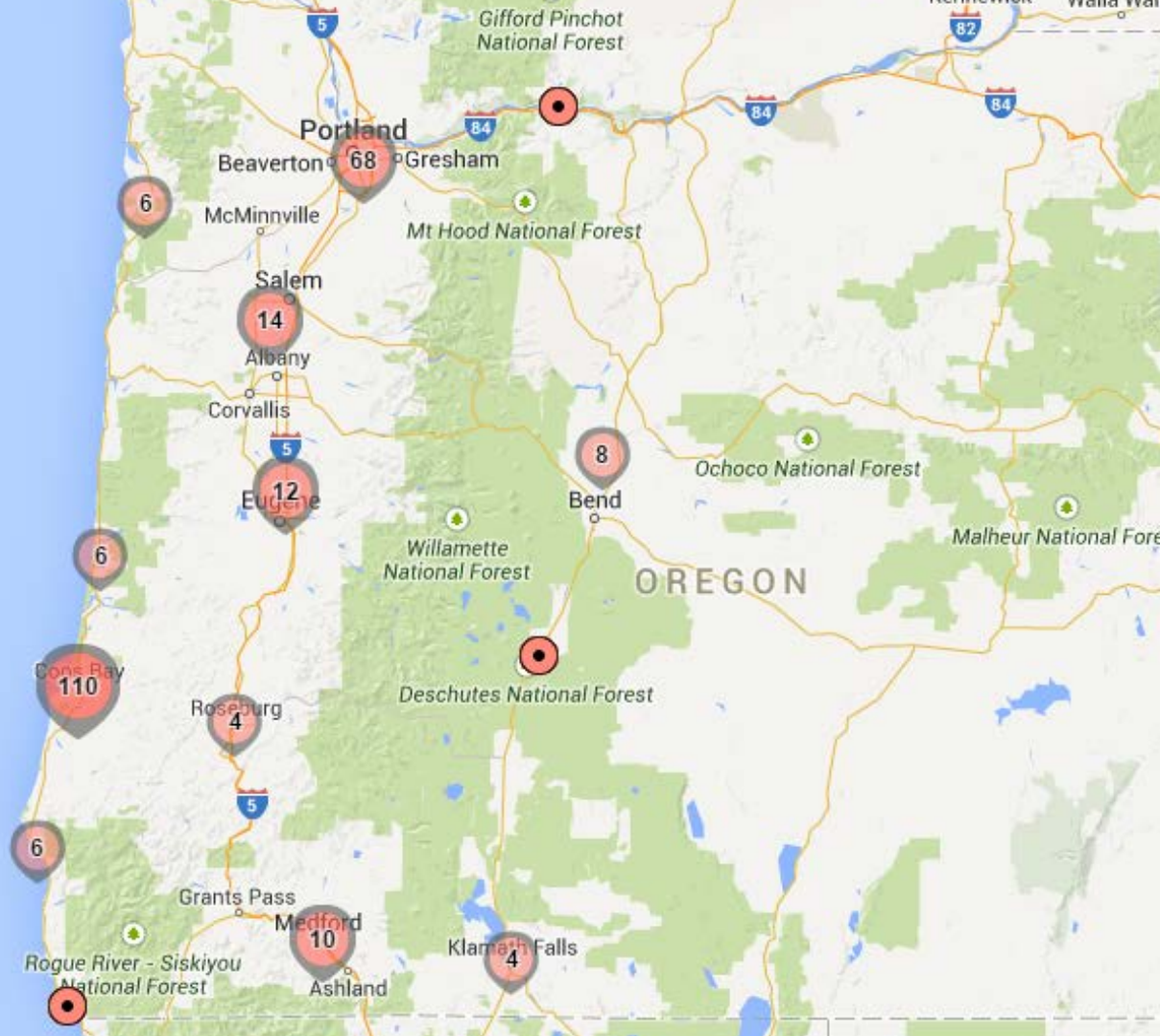
PETITION TOTALS Feb 1- March 6



TOTAL SIGNATURES – 2,132

TOTAL COMMENTS – 118

Total Signatures Oregon



SIGNATURES

As of March 6, 2015
30 Days

The screenshot shows a Change.org petition page for the "Oregon Patient Access to Benefits Act". The page is divided into several sections: a header with a magnifying glass over a document labeled "HEALTH INSURANCE POLICY"; a main text area detailing the petition's purpose; a "Sign this petition" form with fields for name, email, and address; a "PATIENT ACCESS TO BENEFITS ACT" section with a detailed explanation of the bill; an "UPDATES" section with a table of recent comments; and a "Trending petitions" section at the bottom.

Pass the Oregon Patient Access to Benefits Act.

Oregon Patient Access to Benefits Act

No Oregon resident or expatriate shall be forced to purchase from any other financial institution to sign for medical care.

No Oregon resident or expatriate or traveling state shall receive any financial institution's participation in, or contract with, any health insurance company or governmental health care program, in any capacity, whether such any Oregon resident or expatriate requires a doctor's visit.

What this means for you

This bill does not change and does not change any of insurance that includes changes in health or our health insurance system or the state, individuals and families will still have the right to make their own personal decisions about their own needs of care, including paying for their doctor, if they need it. It will also ensure to continue to work within the system, and not be subjected to governmental programs and health insurance companies, if they so choose.

This bill does not create anything that is not already in place. It safeguards rights that you have today, but are in danger of being taken away, North Korea, North Korea, and Canada, individuals do not have the right to their own health care decisions. Other countries require care by the US and other countries for their medical care that they are forbidden from purchasing in their own country. This bill is designed to make sure the government cannot take away the right to purchase medical care within the US.

Several states, along with Oregon, are also taking steps to protect citizens in medical care. Oregon should be.

[Link to the Access Health Care Expansion Act](#)

UPDATE

ALL COMMENTS	Like	Dislike
Andrew Rosen posted this petition	1	0

PATIENT ACCESS TO BENEFITS ACT

We need your help to get this legislation out of committee. This bill is designed to allow patients to have full access to their health insurance benefits for those in our network outside of the insurance company's contracted network.

It is troubling that insurance plans are creating separate definitions for in-network and out-of-network care. Those out-of-network definitions and restrictions are often onerous, and only the amount patients can afford to pay. This bill would require insurance companies to give benefits of the same level both in-network and out-of-network care.

Patients should not be prevented or be discriminated against for using their own or network health insurance benefits. Many patients choose out-of-network care for a variety of reasons. This legislation supports patient's rights to choose their providers without being penalized by the insurance companies. Ultimately, health insurance companies need to be held liable for out-of-network care and they already do that quite well. This proposal does not prevent that. It just makes for a choice that is more patient friendly.

UPDATE

ALL COMMENTS	Like	Dislike
Andrew Rosen posted this petition	1	0

Trending petitions

Mental health care is essential for the well-being of our nation's citizens. It is time to ensure that all Americans have access to affordable, high-quality mental health care.
Clean energy is the key to a sustainable future. We need to invest in renewable energy sources and phase out fossil fuels.
Education is the foundation of a strong economy and a better future. We need to reform our education system to ensure all students have access to quality learning opportunities.
Climate change is a global threat that requires immediate action. We need to take bold steps to reduce greenhouse gas emissions and protect our planet for future generations.

Signatures

Name	Location	Date
Kathleen Brown	Coos Bay, OR, United States	2015-01-31
Jack Brown	coos bay, OR, United States	2015-01-31
Jodi Carroll	Winfield, IL, United States	2015-02-01
Marcella Simerly	Coquille, OR, United States	2015-02-01
Arvind Cavale	Southampton, PA, United States	2015-02-01
William Grile	Coos Bay, OR, United States	2015-02-01
Linda Grile	Coos Bay, OR, United States	2015-02-01
C Peterson	Clackamas, OR, United States	2015-02-01
MICHAEL HORAN	Roslyn Heights, NY, United States	2015-02-01
Danny Garrett	Plant City, FL, United States	2015-02-01
Yvonne Geyer	Terre Haute, IN, United States	2015-02-01
Jane Orient	Tucson, AZ, United States	2015-02-01
Joanne Potega	Machesney Park, IL, United States	2015-02-01
Safaa Hakim	Norwich, CT, United States	2015-02-02
Kartik Chandrasekhar	Nepean, Canada	2015-02-02
janita mercades	Waimanalo, HI, United States	2015-02-02
Dorothy Decker	Littlestown, PA, United States	2015-02-02
Angela Anzaldua	Dodd City, TX, United States	2015-02-02
Pat Richesin	Fort Worth, TX, United States	2015-02-02
Homero Ferreyra	Mamaroneck, NY, United States	2015-02-02
Dr. Craig Wax	Mullica Hill, NJ, United States	2015-02-02
sharon jensen	hutchinson, KS, United States	2015-02-02
David Owens	Ocean Springs, MS, United States	2015-02-02
Marlene Little	North Jackson, OH, United States	2015-02-02
Will Chadney	Astoria, OR, United States	2015-02-02
Rebecca Samten	Murphy, NC, United States	2015-02-02
a shaffer	Apollo, PA, United States	2015-02-02
Dan and Debbie Smith	Louisville, KY, United States	2015-02-02
Kris Held	San Antonio, TX, United States	2015-02-02
Terry Storer	Lincoln, IL, United States	2015-02-02

Name	Location	Date
kara haueter	farmington, MI, United States	2015-02-02
Lorianne Hopper	Modesto, CA, United States	2015-02-02
Kay Johnson	Corunna, MI, United States	2015-02-02
Bill crouch	Punta Gorda, FL, United States	2015-02-02
kristine stanton	Fairbanks, AK, United States	2015-02-02
Valarie Murphy	Lafayette, CO, United States	2015-02-02
Michael Tumillo	Kimball, NE, United States	2015-02-02
Priscilla Sieckman	Oak Ridge, TN, United States	2015-02-02
Robert Cihak	Lynnwood, WA, United States	2015-02-02
Linda ONeall	Amarillo, TX, United States	2015-02-02
Gloria Tylenda	Valparaiso, IN, United States	2015-02-02
Roberta Hovey	Sebring, FL, United States	2015-02-02
Kevin Li	Temple City, CA, United States	2015-02-02
Lisa Barrington	North Bend, OR, United States	2015-02-02
novelle knight	gilmer, TX, United States	2015-02-02
Fern Rivers	Buchanan, GA, United States	2015-02-02
Julie Rumreich	North Bend, OR, United States	2015-02-02
Jenifer Sellars	San Jose, CA, United States	2015-02-02
Karen Rath	State College, PA, United States	2015-02-02
Terry Hanz	Albuquerque, NM, United States	2015-02-02
Josh Umbehr	Wichita, KS, United States	2015-02-02
Keith Aitken	Levittown, PA, United States	2015-02-02
Bill Foley	Arlington, MA, United States	2015-02-02
Alieta Eck	Somerset, NJ, United States	2015-02-02
Richard Armstrong	Newberry, MI, United States	2015-02-02
Brenda Challoner	Wisconsin Rapids, WI, United States	2015-02-02
David Palmer	Memphis, TN, United States	2015-02-02
Concerned Citizen	New City, NY, United States	2015-02-02
Teresa Feltner	London, KY, United States	2015-02-02
Stephen Majewski	Medford, NJ, United States	2015-02-02
Morgan garman	Langlois, OR, United States	2015-02-02
Heather Roth	Viola, WI, United States	2015-02-02

Name	Location	Date
Arthur shetter	Valencia, PA, United States	2015-02-02
Dean Hamill	Florence, OR, United States	2015-02-02
amy guyer	Irving, TX, United States	2015-02-02
Lily Anniskett	al, AK, United States	2015-02-02
William Taylor	Coos Bay, OR, United States	2015-02-02
Janelle Maine	Coos Bay, OR, United States	2015-02-02
Cheryl Elletson	Coos Bay, OR, United States	2015-02-02
Nathan Barth	Santa Cruz, CA, United States	2015-02-02
Kristie Vaughn	Coos Bay, OR, United States	2015-02-02
Denise Stevens	Coos Bay, OR, United States	2015-02-02
Tina Carlini	dallas, GA, United States	2015-02-02
Barbara Johnson	North Bend, OR, United States	2015-02-02
Carla Smith	Maryville, TN, United States	2015-02-02
Eric Beck	South Brunswick Township, NJ, United States	2015-02-03
Conrad Verbeek	Augusta, GA, United States	2015-02-03
John Weiland	San Jose, CA, United States	2015-02-03
Louis Liberante	Springfield, OR, United States	2015-02-03
Brenda leisy	Gering, NE, United States	2015-02-03
Linda Gonino	Rockwall, TX, United States	2015-02-03
Joseph Hastings	New York, NY, United States	2015-02-03
Nancy Sorangelo	Cooper City, FL, United States	2015-02-03
Nancy Longwith	Broken Arrow, OK, United States	2015-02-03
Jasper Brown	Coos bay, OR, United States	2015-02-03
Sonia Amlin	Madras, OR, United States	2015-02-03
Kenneth Messerle	Oxford, MA, United States	2015-02-03
Ashley Blodgett	Madras, OR, United States	2015-02-03
Dr. Gina Reghetti	Warren, OH, United States	2015-02-03
Robert Terrell	Charleston, IL, United States	2015-02-03
Alyssa Rush	Madras, OR, United States	2015-02-03
Ken Stack	Liverpool, NY, United States	2015-02-03
Messerle Lola	Coos Bay, OR, United States	2015-02-03

Name	Location	Date
Susan Jones	Mansfield, LA, United States	2015-02-03
Paula Bishop	Green Valley, AZ, United States	2015-02-04
Kim Amlin	Madras, OR, United States	2015-02-04
Jan Syverson	Phoenix, AZ, United States	2015-02-04
Robin Schwalbach	Pleasantville, OH, United States	2015-02-04
Sharon Jensen	Langlois, OR, United States	2015-02-04
Roy Metzger	Coos Bay, OR, United States	2015-02-04
Eric Stallings	North Bend, OR, United States	2015-02-05
carrie bohanan	coos bay, OR, United States	2015-02-06
Kaye Pratt	Tooele, UT, United States	2015-02-06
oona nifong	winston salem, NC, United States	2015-02-06
Vickie Davis	Carlsbad, NM, United States	2015-02-07
Adam Weber	Hood River, OR, United States	2015-02-09
Helen kap	Bellevue, WA, United States	2015-02-09
Robert petermann	Elk River, MN, United States	2015-02-09
queen west	Beaverton, OR, United States	2015-02-09
Michael Madariaga	temecula, CA, United States	2015-02-09
Kate Evanch	Tinley Park, IL, United States	2015-02-09
Cindy Jones Peterson	Jackson Hole, WY, United States	2015-02-09
mark Hash	Fenton, MI, United States	2015-02-09
Johnnie Lee	Stone Mountain, GA, United States	2015-02-09
stephanie mccloud	Kingsport, TN, United States	2015-02-09
michele king	port orchard, WA, United States	2015-02-09
Debbie Rinaldi	Bedford, NY, United States	2015-02-09
Michael Prymula	Zion, IL, United States	2015-02-09
Edwolyn Dooley-Higgins	Marietta, GA, United States	2015-02-09
Mary Luce	Schaumburg, IL, United States	2015-02-09
Anthony Willis	Mableton, GA, United States	2015-02-09
Kristen Bossert	Milton, DE, United States	2015-02-09
Shai-Dre Dillard	Lynn, MA, United States	2015-02-09
Linda Pollock	Ann Arbor, MI, United States	2015-02-09
ashe marie	burlington, NC, United States	2015-02-09

Name	Location	Date
Jacqueline McClain	Middletown, DE, United States	2015-02-09
Timur Slapke	Cologne, DE, United States	2015-02-09
Carol Johnson	Winfield, IL, United States	2015-02-09
Jennifer Kuzera	Goodells, MI, United States	2015-02-09
Barbara Nanko	Wixom, MI, United States	2015-02-09
Adrienne Camero-Sulak	Saline, MI, United States	2015-02-09
Debra Moore	Clio, MI, United States	2015-02-09
Gregory Rossi	Waterford, MI, United States	2015-02-09
Brandon Cox	Sandy, OR, United States	2015-02-09
Paul Langhorn	Elk Grove Village, IL, United States	2015-02-09
Tom Schroeder	Port Huron, MI, United States	2015-02-09
ita west	co. limerick, IL, United States	2015-02-09
Victor Jones	Atlanta, GA, United States	2015-02-09
Melinda Lindor	Chester, PA, United States	2015-02-09
jamin suwandi	scottdale, GA, United States	2015-02-09
Sarah Moore	Bensalem, PA, United States	2015-02-09
Kerrienne Dunham	Wilmington, DE, United States	2015-02-09
Margaret Swope	Ft Myers, FL, United States	2015-02-09
Dorothy Malizia	Fort Pierce, FL, United States	2015-02-09
Daryl Wilson	country Club Hills, IL, United States	2015-02-09
Edmond Hileski	Kalamazoo, MI, United States	2015-02-09
tami hepfner	valdosta, GA, United States	2015-02-09
eileen frazier	chicago, IL, United States	2015-02-09
Machele Koenig	Coon Rapids, MN, United States	2015-02-09
Gary Shoemaker	Hanover, PA, United States	2015-02-09
Tim King	Atlanta, GA, United States	2015-02-09
Jennifer Wright-Farkas	Millville, NJ, United States	2015-02-09
Jamie Daniels	Lutz, FL, United States	2015-02-09
tiffany sexton	dalton, GA, United States	2015-02-09
Betsy Kammerud	Savannah, GA, United States	2015-02-09
Carol Dorn	Beaver, PA, United States	2015-02-09
linnea messina	HOCKESSIN, DE, United States	2015-02-09

Name	Location	Date
Stephanie Hawkins	Panama City, FL, United States	2015-02-09
Pamela Gay	Warner Robins, GA, United States	2015-02-09
Mike Raker	Alpharetta, GA, United States	2015-02-09
Christopher Milne	Woodstock, GA, United States	2015-02-09
Fran Brahmi	Indianapolis, IN, United States	2015-02-09
Liz Hernandez	North Miami Beach, FL, United States	2015-02-09
Teresa Cowley	Kingsville, TX, United States	2015-02-09
Marcela Glez	North Plains, OR, United States	2015-02-09
Karen Worley	Lake Ozark, MO, United States	2015-02-09
Rita Pesin	North Wales, PA, United States	2015-02-09
Carol Storthz	Little Rock, AR, United States	2015-02-09
Tamar Stewart	Marion, AR, United States	2015-02-09
Elizabeth Andrews	Heber Springs, AR, United States	2015-02-09
Karina Medina	Brooklyn, NY, United States	2015-02-09
Audra Daniels	Mount Pleasant, MI, United States	2015-02-09
eugenia davis	Cedar Hill, TX, United States	2015-02-09
Janice Rivett	Holiday Island, AR, United States	2015-02-09
Bryan King	Monroeville, PA, United States	2015-02-09
Sweelin Montandon	Cottonwood Heights, UT, United States	2015-02-09
Michael Hutson	Minneapolis, MN, United States	2015-02-09
shelia blazofsky	warren, MI, United States	2015-02-09
Michael Moppin	Lemoyne, PA, United States	2015-02-09
Amanda Jackson	Bradford, AR, United States	2015-02-09
Carmen Spaulding	Asheboro, NC, United States	2015-02-09
Felicia Comstock	Gentry, AR, United States	2015-02-09
Christine Cahill	Howard Beach, NY, United States	2015-02-09
Barbara Neidigh	Harrisburg, PA, United States	2015-02-09
sonia berrios	bronx, NY, United States	2015-02-09
Diane Arnal	St. George, UT, United States	2015-02-09
louis dodge	north bergen, NJ, United States	2015-02-09
jonathan levy	huntington woods, MI, United States	2015-02-09
Nancy Cherniss	Santa Rosa, CA, United States	2015-02-09

Name	Location	Date
Joseph Davidson	Little Rock, AR, United States	2015-02-09
Jeffrey Schein	Cambridge, MA, United States	2015-02-09
Mary Lewis	Willard, UT, United States	2015-02-09
Kiersten Hattemer Hattemer	Powder Springs, GA, United States	2015-02-09
Linden Frank	Fayetteville, AR, United States	2015-02-09
Peter Kraus	hot springs, AR, United States	2015-02-09
Blaise Brockman	Arcadia, CA, United States	2015-02-09
Cheryl Cleghorn	Cedar City, UT, United States	2015-02-09
Kent Dunn	Homer, IL, United States	2015-02-09
Therese Desmarais	Rockport, MA, United States	2015-02-09
Kevin Bragdon	Houston, TX, United States	2015-02-09
Cassandra Wilfong	Plains, TX, United States	2015-02-09
Vicki Jimenez	Strasburg, VA, United States	2015-02-09
Roseanne Baker	Bella Vista, AR, United States	2015-02-09
lisa gause clark	Plymouth, IN, United States	2015-02-09
Edward Babcock	Perkiomenville, PA, United States	2015-02-09
clifford chapman	costa mesa, CA, United States	2015-02-09
Elaina Wojcik	Kearney, NJ, United States	2015-02-09
William Herrera	Cutler Bay, FL, United States	2015-02-09
Marcus Sellers	Spruce Creek, PA, United States	2015-02-09
Cynthia ho	Santa Rosa, CA, United States	2015-02-09
Lynn Voisey	Hermitage, PA, United States	2015-02-09
Susanna Robertson	Taylors, SC, United States	2015-02-09
Christopher Harris	Tucson, AZ, United States	2015-02-09
esteve andre	santa rosa, CA, United States	2015-02-09
Daniel Nemeth	Santa Rosa, CA, United States	2015-02-09
carlos reyes	Havertown, PA, United States	2015-02-09
Angela Basta	Everett, WA, United States	2015-02-09
Jackson Currie	Dexter, MI, United States	2015-02-09
Ellen Phillips	Martinez, CA, United States	2015-02-09
Jay Reichenthal	Lititz, PA, United States	2015-02-09
joseph ciccoretti	brockton, MA, United States	2015-02-09

Name	Location	Date
JACKIE DECAPRIO	Lake Worth, FL, United States	2015-02-09
charlotte ann dehgan	indiana, PA, United States	2015-02-09
Susan Tackett	Alexander, NC, United States	2015-02-09
Alan Fitterer	Montgomery, MN, United States	2015-02-09
Gladys casado	Bronx, NY, United States	2015-02-09
Sharman Hankins	Flushing, NY, United States	2015-02-09
sheree silveira	Cloverdale, CA, United States	2015-02-09
Renee Goins	Tampa, FL, United States	2015-02-09
Rebecca Sears	West Palm Beach, FL, United States	2015-02-09
William Paul	Gentry, AR, United States	2015-02-09
Daniel Shafaat	Fort Lee, NJ, United States	2015-02-09
Shalimar Corry	Salt Lake City, UT, United States	2015-02-09
maryann snyder	stephenville, TX, United States	2015-02-09
jeff slavens	Indianapolis, IN, United States	2015-02-09
Carol Evans	Warwick, PA, United States	2015-02-09
Lynn Walker	Cleveland, OH, United States	2015-02-09
Gina Invite	Winfield, IL, United States	2015-02-09
Debbie Watson	Paoli, PA, United States	2015-02-09
Renée keryger	hewitt, NJ, United States	2015-02-09
Charlie Davis	Brooklyn, NY, United States	2015-02-09
Scott Lehman	Johnstown, PA, United States	2015-02-09
Steve Turner	Battle Cree, MI, United States	2015-02-09
Gul Mimaroglu	Sunnyvale, CA, United States	2015-02-09
Philip Layfield	Salt Lake City, UT, United States	2015-02-09
Amber Butler	Knoxville, TN, United States	2015-02-09
Amanda Crawford	Fort Smith, AR, United States	2015-02-09
Jim Terry Jr	Covina, CA, United States	2015-02-09
Linda Tarantino	Hatfield, PA, United States	2015-02-09
Louise Castro	Pueblo, CO, United States	2015-02-09
Dennis Lowe	Laverkin, UT, United States	2015-02-09
Elizabeth Ryan	Omaha, NE, United States	2015-02-09
Sophia McLane	Titusville, FL, United States	2015-02-09

Name	Location	Date
Gloria Novak	Decatur, GA, United States	2015-02-09
Michele Bultman	Flagler, CO, United States	2015-02-09
Robert Castro	San Antonio, TX, United States	2015-02-09
danielle bennett	Thornton, CO, United States	2015-02-09
warren kahapea	Honolulu, HI, United States	2015-02-09
miklos bosarge	cincinnati, OH, United States	2015-02-09
Andrew McKinnon	Pa. Furnace, PA, United States	2015-02-09
Catherine Moore	Denver, CO, United States	2015-02-09
April Scott	highlands ranch, CO, United States	2015-02-09
Katherine Werner	Waitsfield, VT, United States	2015-02-09
Catherine Krycuk	White Bear Township, MN, United States	2015-02-09
Anthony Olivella	Brooklyn, NY, United States	2015-02-09
Hector Bosquez	Brooklyn, NY, United States	2015-02-09
Dale Freese	Owosso, MI, United States	2015-02-09
marylen kincer	49316, MI, United States	2015-02-09
Bobbie D. Flowers	New York, NY, United States	2015-02-09
Jane Whitmer	Salida, CO, United States	2015-02-09
Rosa Bossi	Ada, MI, United States	2015-02-09
Duvis Gonzalez	New York, NY, United States	2015-02-09
Todd Giery	Denver, CO, United States	2015-02-09
Michael Nash	Traskwood, AR, United States	2015-02-09
LARRY BLEDSOE	PHOENIX, AZ, United States	2015-02-09
Tina Ray	Louisville, CO, United States	2015-02-09
Greg Rossell	Durango, CO, United States	2015-02-09
Anthony Patrella	Pompano Beach, FL, United States	2015-02-09
Tina David	Jacksonville, FL, United States	2015-02-09
Albert Nickerson	Biddeford, ME, United States	2015-02-09
Laurie Schick	Beverly Hills, CA, United States	2015-02-09
Kathy Kay	Chandler, AZ, United States	2015-02-09
Jennifer Gronewald	Knoxville, TN, United States	2015-02-09
Erik Husoe	San Juan Capistrano, CA, United States	2015-02-09
Ricky Vessella Nakon	South Lyon, MI, United States	2015-02-09

Name	Location	Date
Maria Macchia	New Orleans, LA, United States	2015-02-09
Joe Sunseri	New Orleans, LA, United States	2015-02-09
Joelle Stuart	Lake Village, AR, United States	2015-02-09
Mark Leavitt	Cranberry, PA, United States	2015-02-09
Tony Nava	Beach Park, IL, United States	2015-02-09
Daniel DelMastro	Bellwood, PA, United States	2015-02-09
NORMA ALCANTAR	Dale, TX, United States	2015-02-09
Aaron Frick	Clifton, CO, United States	2015-02-09
William McBain	Ladysmith, WI, United States	2015-02-09
John R. Young and James P. Higgins	East Norriton, PA, United States	2015-02-09
Cassandra Phillips	Valor Dr., LA, United States	2015-02-09
Beverly Bryan	Port Hueneme, CA, United States	2015-02-09
T Thomas	jonesboro, AR, United States	2015-02-09
Karen LaCorte	Wyckoff, NJ, United States	2015-02-09
Beatrice LaCour	Marrero, LA, United States	2015-02-09
Anais Torres	Miami, FL, United States	2015-02-09
ANDREA LARRIVIERE	LEESVILLE, LA, United States	2015-02-09
Claudia Van Gerven	Boulder, CO, United States	2015-02-09
Laurie Tueller	Salt Lake City, UT, United States	2015-02-09
J Myre	River ridge, LA, United States	2015-02-09
Nathan Nielsen	New Orleans, LA, United States	2015-02-09
Jose Felix	San Juan Bautista, CA, United States	2015-02-09
Steve Flack	Colorado Springs, CO, United States	2015-02-09
Stephanie Folts	Pavilion, NY, United States	2015-02-09
Wilbertg Chow	Kenner, LA, United States	2015-02-09
Alexis Preisser	Plantation, FL, United States	2015-02-09
janet walley	decaturn, GA, United States	2015-02-09
Robert Walter	Caldwell, NJ, United States	2015-02-09
Randy Ladd	Atlanta, GA, United States	2015-02-09
Robert Gage	Lithia Springs, GA, United States	2015-02-09
Bonita Staas	Orangeville, IL, United States	2015-02-09

Name	Location	Date
Susan Nicholoy	Portland, CT, United States	2015-02-09
Rachael Pappano	Mattawamkeag, ME, United States	2015-02-09
Patricia Banes PhD	Springfield Township, MI, United States	2015-02-09
Davis Swinney	Fort Collins, CO, United States	2015-02-09
Gary commander	Ponchatoula, LA, United States	2015-02-09
fred grant	farr west, UT, United States	2015-02-09
James Lewis	New Orleans, LA, United States	2015-02-09
Kellie Moss	Lake Charles, LA, United States	2015-02-09
Renee Eaton	Portland, OR, United States	2015-02-09
Karen Bartle	Mount Judea, AR, United States	2015-02-09
James C. Phelps V	New Orleans, LA, United States	2015-02-09
Mark Winchester	Covington, LA, United States	2015-02-09
James Mulcare	Clarkston, WA, United States	2015-02-09
Jillian Byles	Jennings, LA, United States	2015-02-09
lawrence wiedemann	Metairie, LA, United States	2015-02-09
Ginette Saimpre	North Lauderdale, FL, United States	2015-02-09
Sarah Kern-Billiot	Chalmette, LA, United States	2015-02-09
kris povlsen	Flagstaff, AZ, United States	2015-02-09
Freddie Shiplett	Stillwater, OK, United States	2015-02-09
patricia sutter	sacramento, CA, United States	2015-02-11
steven kroeger	albany, NY, United States	2015-02-11
Charles Kerr	Urbana, MO, United States	2015-02-11
Maureen Grzanna	Caledonia, WI, United States	2015-02-11
lori lopez	Boiling Springs, SC, United States	2015-02-11
Beth Haynes	Half Moon Bay, CA, United States	2015-02-11
Yasiu Kruszynski	Chicago, IL, United States	2015-02-11
Vanessa Brooks	Garden Grove, CA, United States	2015-02-11
Gilda Echevarria	Richardson, TX, United States	2015-02-11
Alejandra Morales	Kailua, HI, United States	2015-02-11
karl padua	Fayetteville, PA, United States	2015-02-11
Davida Frieman	Burbank, CA, United States	2015-02-11
lex torres	Houston, TX, United States	2015-02-11

Name	Location	Date
Vanessa Lopez	San Lorenzo, CA, United States	2015-02-11
katherine santisteban	Miami, FL, United States	2015-02-11
Angelina Manuel	Detroit, MI, United States	2015-02-11
Jeff Baber	Independence, MO, United States	2015-02-11
Garelin Diplan	New York, NY, United States	2015-02-11
Rory Savage GBE Yzaguirre	Whiting, IN, United States	2015-02-11
David Hutchins	Salem, VA, United States	2015-02-11
Alison Fitchpatrick	Bay Village, OH, United States	2015-02-11
chelsey barnes	Fayetteville, TN, United States	2015-02-11
nicole lopez	Montebello, CA, United States	2015-02-11
Megan Cottrell	Hopatcong, NJ, United States	2015-02-11
Jennifer Taylor	Orlando, FL, United States	2015-02-11
Pamela Justice	Gentry, AR, United States	2015-02-11
Suzanne Heller-Culver	Brooklyn, NY, United States	2015-02-11
Sebastian Moya	Sickerville, NJ, United States	2015-02-11
nancy monaghan	ft. pierce, FL, United States	2015-02-11
Alexandra abella	Palmdale, CA, United States	2015-02-11
william weeks	signal hill, CA, United States	2015-02-11
Marcia Bringardner	wind lake, WI, United States	2015-02-11
Candy Bowman	Sacramento, CA, United States	2015-02-11
susie calderon	Los Angeles, CA, United States	2015-02-11
Michael Trepp	Seattle, WA, United States	2015-02-11
Wanda Krantz	Lewis Center, OH, United States	2015-02-11
Israel Durazno	Thermal, CA, United States	2015-02-11
nancy sengmany	Sacramento, CA, United States	2015-02-11
misty hilton	Hillsborough, NC, United States	2015-02-11
Wendy Burch	San Mateo, CA, United States	2015-02-11
Florence Alvarado	Renton, WA, United States	2015-02-11
Suzie Stoltz	Chula Vista, CA, United States	2015-02-11
Jason Bowman	Placerville, CA, United States	2015-02-11
Phyllis Huang	Lafayette, LA, United States	2015-02-11
Gregory Evert	Garfield Hts., OH, United States	2015-02-11

Name	Location	Date
Jesse Taylor	Franklin, MA, United States	2015-02-11
Paul Ayers	Madison, MS, United States	2015-02-11
dan cappello	Lawrence, PA, United States	2015-02-11
Brian Reynolds	Atlantic City, NJ, United States	2015-02-11
Vic Bostock	Altadena, CA, United States	2015-02-11
Roberta Limoli-barufaldi	Burlington, MA, United States	2015-02-11
Cheryl Farinha	Petaluma, CA, United States	2015-02-11
Shannon Cowett	Chantilly, VA, United States	2015-02-11
Irma Payan	Yuma, AZ, United States	2015-02-11
Sherry Carson	Irving, TX, United States	2015-02-11
Lisa Loviglio	Islip Terrace, NY, United States	2015-02-11
amy mody	Ephrata, PA, United States	2015-02-11
Christine Cerone	Wyckoff, NJ, United States	2015-02-11
Ann Riggs	Platte City, MO, United States	2015-02-13
Nadia Zahed	Lawerencville, GA, United States	2015-02-13
Kristi Jones	Seymour, IN, United States	2015-02-13
CHARLES CHAMBERS	Hagerstown, MD, United States	2015-02-13
michael varvara	baltimore, MD, United States	2015-02-13
patricia kobelt	new paltz, NY, United States	2015-02-13
carlos osorio	gaitthersburg, MD, United States	2015-02-13
Daniel Collison	Severna Park, MD, United States	2015-02-13
Lou Casey Blanco	Grand Coulee, WA, United States	2015-02-13
Alicia Helms	Laurel, MD, United States	2015-02-13
kenneth wheaton	ypsilanti, MI, United States	2015-02-13
Rebecca Stewart	Gaithersburg, MD, United States	2015-02-13
DJani Drocic	San Jose, CA, United States	2015-02-13
Aaron Romley	Oxon Hill-Glassmanor, MD, United States	2015-02-13
Suzanne Dunham	Janesville, WI, United States	2015-02-13
Brenda Arnold	Beaumont, TX, United States	2015-02-13
renee barnett	portland, OR, United States	2015-02-13
Jerry Bowling	East Setauket, NY, United States	2015-02-13
Adam Fox	Lake Zurich, IL, United States	2015-02-13

Name	Location	Date
valerie foote	silver spring, MD, United States	2015-02-13
Jose Santos	Bronx, NY, United States	2015-02-13
John Egner	Del Rio, TN, United States	2015-02-13
Robert Berry	Rockville, MD, United States	2015-02-13
Stephanie morais	Joppa, MD, United States	2015-02-13
Beverly Hammond	Hagerstown, MD, United States	2015-02-13
Catherine Archer	Bayside, NY, United States	2015-02-13
Matt Frohman	Montgomery Village, MD, United States	2015-02-13
Deborah Bruce	Ellicott City, MD, United States	2015-02-13
Zoe Carpenter	Germantown, MD, United States	2015-02-13
Poul Zheng	Baltimore, MD, United States	2015-02-13
erle benson	boulder, CO, United States	2015-02-13
James Brunhuber Sr	Glendale, AZ, United States	2015-02-13
Kevin Brown	Glen Burnie, MD, United States	2015-02-13
Greg Batterson	cocoa, FL, United States	2015-02-13
Emily Wyman	Takoma Park, MD, United States	2015-02-13
jeff whiting	suring, WI, United States	2015-02-13
theresa bolyard	baltimore, MD, United States	2015-02-13
Ronald Stimpson	Washington, PA, United States	2015-02-13
Scott Wolfhope	solon, OH, United States	2015-02-13
Lou Orr	Shoreline, WA, United States	2015-02-13
Stuart Floyd	Colchester, VT, United States	2015-02-13
Aimee Doyle	Hyattsville, MD, United States	2015-02-13
Ricky Hopewell	Baltimore, MD, United States	2015-02-13
Brian Hall	Parkton, MD, United States	2015-02-13
Nicole Kerschen	Fontana Dam, NC, United States	2015-02-13
janet vecchione	Mashpee, MA, United States	2015-02-13
Kathie Takush	Hampton, VA, United States	2015-02-13
Candy LeBlanc	Placerville, CA, United States	2015-02-13
Jeffrey Gold	Marblehead, MA, United States	2015-02-13
Stephen Waldmann	Kealakekua, HI, United States	2015-02-13
dogan ozkan	Fairbanks, AK, United States	2015-02-13

Name	Location	Date
Michael Franz	Arden, NC, United States	2015-02-13
audra lacey	Millis, MA, United States	2015-02-13
Luis Rosado	Staten Island, NY, United States	2015-02-13
Pola Alemao	Oceanside, NY, United States	2015-02-13
Dan King	Cedar Park, TX, United States	2015-02-13
Patricia Kanter-Kennedy	Houston, TX, United States	2015-02-13
WINFRIED KRÄMER	HOBOKEN, NJ, United States	2015-02-13
Marta Diaz	manassas, VA, United States	2015-02-13
chris casper	madison, WI, United States	2015-02-13
Laura Glover	Wilmington, NC, United States	2015-02-13
Bill Ridgeway	Scranton, PA, United States	2015-02-13
dolores paddock	cheshire, CT, United States	2015-02-13
Zerrin Ilknur Aka	Indianapolis, IN, United States	2015-02-13
Kathy Aprile	Califon, NJ, United States	2015-02-13
Barbara Wine	Raleigh, NC, United States	2015-02-13
Sonja Stahlhut	Durham, NC, United States	2015-02-13
Ron Mimnaugh	Roxboro, NC, United States	2015-02-13
RITA WARDE	ANDOVER, NJ, United States	2015-02-13
Howard Kalson	Hendersonville, NC, United States	2015-02-13
Rita Shaffer	Norristown, PA, United States	2015-02-13
Jennifer Clark	Las Vegas, NV, United States	2015-02-13
Maria Ramirez	Azusa, CA, United States	2015-02-13
Jennifer Anderson	Lansing, KS, United States	2015-02-13
Robert Rogers	Angleton, TX, United States	2015-02-13
Doreen Wassell	Pittsboro, NC, United States	2015-02-13
Carl-Edwin Rigaud	Wesley Chapel, FL, United States	2015-02-13
Carl Jean-baptiste	NORTH MIAMI BEACH, FL, United States	2015-02-13
Annette Matias	Woodbridgge, VA, United States	2015-02-13
salam dawood	everett, MA, United States	2015-02-13
Richard Geiger	Davenport, IA, United States	2015-02-13
Mary Price	Durham, NC, United States	2015-02-13
Elsie Morris	Old Bridge Township, NJ, United States	2015-02-13