

HOUSE COMMITTEE ON JUDICIARY

SUBCOMMITTEE ON CIVIL LAW

April 13, 2005 Hearing Room 357

8:30 A.M. Tapes 56 - 59

Corrected 10/12/05

MEMBERS PRESENT: **Rep. Bob Ackerman, Chair**

Rep. Linda Flores

Rep. Bill Garrard

Rep. Kelley Wirth

GUEST MEMBERS: **Rep. Wayne Krieger**

Rep. Greg Macpherson

STAFF PRESENT: **Sam Sears, Counsel**

Louann Rahmig, Committee Assistant

MEASURES/ISSUES HEARD:

HB 2893 – Public Hearing

HB 2894 – Public Hearing

HB 2895 – Public Hearing

HB 2896 – Public Hearing

These minutes are in compliance with Senate and House Rules. Only text enclosed in quotation marks reports a speaker's exact words. For complete contents, please refer to the tapes.

TAPE/#	Speaker	Comments
TAPE 56, A		
003	Chair Ackerman	Calls the meeting to order at 8:37 a.m. Announces that some committee members were delayed as they were testifying and the committee will stand at ease.
019	Chair Ackerman	Reopens the meeting at 8:45 a.m. and announces the order the bills will be heard. Opens a public hearing on HB's 2893, 2894, 2895 and 2896.

HB 2893, HB 2894, HB 2895 AND HB 2896 – PUBLIC HEARING

032	Rep. Gordon Anderson	House District 3. Testifies in support of HB 2893, HB 2894, HB 2895 and HB 2896. Believes the legislation will go a long way in helping stabilize the medical malpractice insurance market in Oregon. Advises that two major insurance companies have withdrawn from the malpractice insurance market, leaving only one primary company willing to consider insuring hospitals. Discusses the negative litigation environment in the state. Advises that premiums have increased 100 to more than 300 percent for doctors and hospitals.
051	Rep. Anderson	Continues that unless conditions in Oregon improve, health care providers will continue to alter or leave their present practices, particularly those doing obstetrics, trauma and neurosurgery. Advises that Oregon will experience difficulty recruiting new health care providers.
062	Chair Ackerman	Opens a public hearing on HB 2893, which provides that, for the purpose of determining the percentage of fault for each defendant, the trier of fact may consider the fault of a person who is not subject to the jurisdiction of the court and fault of a person who is not subject to the action because the claim against that person is barred by a statute of limitation or a statute of ultimate repose; allows a defendant in an action to elect to withdraw consideration of fault of a person who settled with the plaintiff; and provides that, if the fault of a person is withdrawn from consideration, the defendant need not establish the fault of that person and the court must reduce the total amount of damages awarded in the action by the amounts paid to the plaintiff in settlement.

HB 2893 – PUBLIC HEARING

068	Chair Ackerman	Suspends the rules to accept the testimony given by Rep. Anderson as part of the public hearing and part of the record.
072	Bill Gallagher	President, Northwest Physicians Mutual Insurance Company (NPM). Describes the company. Reads from a prepared statement. Explains that NPM sells only liability insurance. Testifies in support of HB 2893, HB 2894, HB 2895 and HB 2896, which do not limit awards or take away money from injured patients. Continues that this legislation will help stabilize the medical liability market, lower premiums for physicians, improve medical care and provide access to needed medical care.
113	Chair Ackerman	Refers to a discussion on the professional liability fund (PLF) model and resistance of NPM to pool risks. Asks if the company still has the same position.
116	Gallagher	Replies, yes it has.
117	Chair Ackerman	Asks if any modeling has been done on the impact on insurance premiums if the company partially or fully pooled all the risks.
120	Gallagher	Responds, yes.
131	Jim Dorigan	Chief Executive Officer, NPM. Testifies in support of HB 2893. Advises that the company is similar to the PLF model as it is owned by the policy holders and only insures physicians in the state. Explains that HB 2893, HB 2894, HB 2895 and HB 2896 are a result of recommendations from a Governor's 2002 task force.
155	Dorigan	Refers to problems settling cases and reaching resolution. Cites example of a case that caused serious impact on a physician. Believes HB 2893 will establish fairness in situations where health care providers and physicians are both sued.
189	Ray Englander	Neurologist, Eugene, Oregon. Testifies in support of HB 2893. Advises that there is no neurological service in Medford so patients must be transported to Eugene. Continues that potential recruits ask about the malpractice situation in Oregon, which is a barrier to drawing people to our communities.
238	Charles Hinkle	Lawyer, Portland, Oregon. Testifies and submits written testimony in support of HB 2893 (EXHIBIT A). Explains that he reviewed HB 2893 for constitutionality. Advises that there is no limitation on an

award that can be given and no remedy that the proposals abolish. Comments that laws back to 1857 provided a remedy to plaintiffs of full compensation for their injuries, and the jury trial guarantee was a companion guarantee to that remedy clause.

- 270 Hinkle Continues that the jury trial guarantee was the right to have the jury decide the amount of damages. States that HB 2893 does not affect either of those guarantees. Advises of a typographical error in his written testimony (**EXHIBIT A**). Asks that the word “nothing” be deleted on Page 3, Line 4.
- 293 Rep. Macpherson States that comparative negligence is usually an issue between a plaintiff and a defendant but no negligence on the part of the patient. Asks if without the change in HB 2893, there is no way to bring into the proceeding against one defendant the involvement of another party who is not a party to the action.
- 309 Dorigan Responds that under the current system another party can be brought in. Continues that if there are multiple defendants and one party settles, the other defendants are required to put on a case against their codefendants to increase their percentage allocation. Advises that HB 2893 allows a straight offset for the settling parties.
- 329 Rep. Macpherson Cites an example regarding a third party defendant trying to establish proportionate liability. Seeks clarification.
- 340 Dorigan States that Rep. Macpherson’s understanding is correct.
- 356 Mike Crew Oregon Medical Association. Testifies in support of HB 2893. States that ORS 31.600 is Oregon’s comparative negligence law which was passed about 1977, and prior to that Oregon followed contributory negligence. Explains how settlements were made under contributory negligence, and how they have been determined under the comparative negligence statute.
- 395 Crew Advises that HB 2893 is procedural and says that in the trial of a case of negligence, all tort feasers can be compared including that of the plaintiff, and a verdict rendered based on that comparison of negligence.

TAPE 57, A

- 015 Crew

Continues as the law works now, if there is a settlement in a case and the settling party was a named defendant, the remaining defendant has to put on a case of negligence.

- 031 Bill Sime Oregon Association of Defense Counsel. Testifies in support of HB 2893, which addresses a problem in current joint and several liability law. Discusses the law prior to 1995 dealing with multiple defendants. Advises that in 1995 the law was changed significantly so each defendant was responsible for their own percentage of fault.
- 062 Sime Continues that the 1995 changes promoted global settlements, and in cases of multiple defendants, there is a problem in the operation of law. Cites an example of a medical malpractice claim against a physician and a hospital, based on an actual Oregon case.
- 092 Sime Explains that HB 2893 prevents double recovery.
- 101 Robert Neuberger Attorney, Portland, Oregon. Provides and explains the content of printed historical information (**EXHIBIT B**). Testifies in opposition to HB 2893. Points out that the same issues being discussed were covered in 1995. States that medical malpractice premiums are outrageous but the blame should not be placed on the patients. Advises that there is nothing in HB 2893 that will reduce medical malpractice premiums in Oregon, increase the availability of medical care, or reduce the rate of medical errors that injure patients. Discusses the two ways HB 2893 will amend the law.
- 160 Neuberger Continues with concern that the law says damages are to be based on a percentage but does not address what happens if there is a settlement. Refers to the first full paragraph on Page 3 of **EXHIBIT B**. States that Oregon has the most stringent pleading requirements in the country.
- 221 Neuberger Cites examples of financial obligations and concern of who will pay.
- 242 Neuberger Advises that in ten years no one has paid more than their share. Comments that most cases are under \$50,000 and involve one party suing another, and several liability applies in a small fraction of cases. States the law is complicated because the subject matter is complicated, but the 1995 amendments were well thought out.
- 302 Neuberger Responds to comments by Mr. Hinkle about there being nothing in HB 2893 that would interfere with a plaintiff's right to receive an award.

- 318 Chair Ackerman Asks if HB 2893 changes current law of fault being allocated to a person who is named in the case to a person not named.
- 327 Crew Doesn't know where the notion came from about adding defendants after a trial is completed. Continues that if an individual alleges negligence, the burden of proof under current pleading rules require the allegations to be proven. States that HB 2893 says "considered by the trier of fact."
- 341 Chair Ackerman Comments that it would probably be good defense strategy for named defendants to try to shift as much of their responsibility for negligence against the non-appearing parties who cannot defend themselves. Asks if that doesn't tend to be unfair and represent some lopsided allocation of damages between the named and unnamed defendants.
- 348 Crew Responds that one would wonder why a party wasn't named. Believes that if the plaintiff does not name a tort feaser, the defense should be able to plead and prove the negligence of the non-named party.
- 359 Chair Ackerman Asks if the defendant could file a third-party claim to bring in a non-named party.
- 361 Crew Replies, maybe. Raises a question about the non-named party being an out-of-state resident and there is no jurisdiction to bring them into a court in Oregon.
- 366 Chair Ackerman Understands there may be technical difficulties but wants to establish that there is a remedy to bring in unnamed parties to a third-party pleading.
- 368 Crew Responds that they may be beyond the jurisdiction of the Oregon court. Details how the party may be brought in.
- 381 Sime Refers to Sections 1 and 2 of HB 2893 which deal with the names on the verdict form to be included in the pleadings and double recovery. Continues that there is a gap in the current law that clients' lawyers use in medical cases and was not anticipated when the joint and several laws were enacted in 1995.
- 401 Rep. Macpherson Asks if currently the settlement with one of the tort feasers is not applied as an offset against their share of comparative negligence.

409 Neuberger Answers it is not a dollar for dollar offset because that is inconsistent with several liability. Explains how the settlement is divided up.

TAPE 56, B

010 Chair Ackerman Closes the public hearing on HB 2893 and opens a public hearing on HB 2894.

HB 2894 – PUBLIC HEARING

017 Sam Sears Counsel. Explains that HB 2894 allows the trier of fact to deduct collateral benefits from an award of damages made in certain medical malpractice claims and prohibits a payer of collateral benefits from seeking repayment from the plaintiff, defendant and certain other persons.

022 Jim Dorigan Chief Executive Officer, Northwest Physicians Mutual Insurance Company. Testifies in support of HB 2894 which allows the introduction of evidence of health insurance or disability insurance payments made on behalf of the plaintiff, and allows the trier of fact, the judge or a jury, to deduct those collateral benefits before the entrance of a judgment. Explains the “mechanics” will make medical malpractice cases simpler and will facilitate settlement and reduce the cost of settlement.

043 Charles Hinkle Lawyer, Portland, Oregon. Testifies and submits written testimony in support of HB 2894 (**EXHIBIT C**) based solely on the constitutional issue. Advises that the right to a remedy under the Oregon Constitution is a right to receive full compensation for one’s injuries, not a right to make a profit or a right to gain more money than fully compensates for the injuries. Explains that under HB 2894 an injured plaintiff still gets the full amount of money the jury determined.

056 Ray Englander Neurologist, Eugene, Oregon. Testifies in support of HB 2894. Wants to do anything possible to have the best doctors and best hospitals in Oregon. Believes the jury should have all the information.

087 Rep. Macpherson Asks if the health insurance expenses for the future for caring for the consequences of an alleged injury is the principal source of offset.

092 Dorigan Responds that it would not be on the future benefits as there is no guarantee of future health care.

106	Mike Crew	Oregon Medical Association. Testifies in support of HB 2894 which covers only payments already made, not future payments. Points out that ORS 31.580 states a jury can consider collateral sources of payment; however, it is discretionary and the judge usually doesn't permit that evidence as the plaintiff is required to repay it so the court doesn't allow the testimony.
118	Chair Ackerman	Seeks clarification that deduction is for bills that have been paid. Refers to HB 2894, Line 14 that includes bills that will be paid.
124	Crew	Stands corrected. Advises that collateral source would include future payments. Continues that the change is the source of the collateral benefit cannot seek repayment from the injured party or from the defendants.
132	Richard Lane	Oregon Trial Lawyers Association. Testifies and submits written testimony in opposition to HB 2894 (EXHIBIT D). Explains that HB 2894 significantly amends Oregon's collateral source rule to the prejudice of one class of injured persons. Continues that HB 2894 will promote lengthier litigation and be more costly and prejudicial to people who have already been harmed.
177	Lane	Asserts that collateral source benefits are never permitted to be considered by a jury. Reads ORS 31.580(2) on collateral source issues handled by the court. Discusses the right to reimbursement. Explains the use of trust agreements by health care providers.
189	Lane	Continues with information on rights of reimbursement and potential conflict with federal law on employer paid health care benefits. Believes that HB 2894 as drafted is poor policy and unnecessary.
210	John Powell	Regence Blue Cross. Testifies in opposition to HB 2894. States that under HB 2894 it is likely an employer and the employees will subsidize payment if the wrongdoer is allowed to have the health insurance pay for the injuries caused by a third party. Cites an example. Refers to Line 8 of HB 2894 where it appears life insurance is exempt. Continues that group life insurance paid by the employer should not be exempt.
248	Jane Meyers	Oregon Dental Association. Testifies in support of HB 2894. Wishes to work on an amendment to include dentists who work in hospital settings.
264	Chair Ackerman	

Closes the public hearing on HB 2894 and opens a public hearing on HB 2895.

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HB 2895 – PUBLIC HEARING

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| 275 | Sam Sears | Counsel. Explains HB 2895, which requires an entry of judgment with installment payments in a medical liability action in which \$100,000 or more is awarded for the losses that will be incurred by the plaintiff after the entry of judgment; and provides that a court may require that installments be paid through a trust fund, annuity or other form of security. |
| 282 | Jim Dorigan | Chief Executive Officer, Northwest Physicians Mutual Insurance Company (NPM). Testifies in support of HB 2895 which is similar to one of the key elements of the tort reform in California that has proven to be successful to maintain lower medical malpractice insurance premiums and maintain an active malpractice insurance market. Explains that HB 2895 provides that in awards over \$100,000, the benefits are structured over the needs of the injured parties, and allows matching of payments for the award with needs as they go forward. |
| 314 | Dorigan | Continues that HB 2895 would allow purchase of an annuity for lifelong needs rather than a cash settlement. |
| 327 | Bill Gallagher | Chairman, NPM. Testifies in support of HB 2895. Believes that objections will come from trial lawyers who feel there will not be enough money up front to pay their expenses. Continues that HB 2895 brings fairness as it will prevent claims by heirs. Cites a specific case. |
| 350 | Ray Englander | Neurologist, Eugene, Oregon. Testifies in support of HB 2895. Describes situations where lump sum up-front awards were spent and continued care had to be provided by Medicaid. |
| 374 | Rep. Macpherson | Indicates that HB 2895 references economic damages attributable to losses incurred before judgment. Asks if there is something else in HB 2895 that would create a fund from which the plaintiff's counsel contingent fee would be paid. |
| 387 | Gallagher | Responds that HB 2895 states all economic damages up to the time of the verdict are to be paid up front. |

TAPE 57, B

- 006 Rep. Macpherson Asks if a compromise could be reached to take that portion not necessary to compensate counsel to spread over time.
- 015 Dorigan Replies that HB 2895 doesn't address attorney fees. Explains the California process.
- 022 Chair Ackerman Inquires about the justification to waive interest on the judgment.
- 024 Gallagher Responds that the payments are not due until sometime in the future so no interest accrues.
- 026 Dorigan Explains further that future payments are calculated and are specific so if interest was allowed in addition, it would be a windfall for the plaintiff.
- 031 Sears Asks how future compensation is calculated if a client lives longer than expected, assuming the money is managed properly.
- 040 Dorigan Replies that a structured settlement annuity solves that problem.
- 052 Chair Ackerman Seeks further clarification of the interest waiver. Asks if in litigation future damages are reduced to present value and that is what is reflected in the verdict rather than the amount of future damages.
- 060 Dorigan Answers that current statute provides for reduction of future payments for present value.
- 071 Charles Hinkle Lawyer, Portland, Oregon. Testifies on constitutional aspects of HB 2895 and submits written testimony (**EXHIBIT E**). Refers to cases on Page 2 of **EXHIBIT E**. Emphasizes that the injured person is to receive full compensation and there is no intent to benefit the injured person's family. Continues that there is no right to recovery under the remedy clause for injuries that are not sustained. States that HB 2895 guarantees that as those damages are incurred and payments come due in the future, they will be made so the injured person is made whole and does not suffer financial detriment.

- 102 Hinkle Refers to HB 2895, Page 1, Lines 19-21 to answer Chair Ackerman's question about interest. Comments that there is no constitutional objection to HB 2895.
- 115 Mike Crew Oregon Medical Association. Testifies in support of HB 2895. Advises that HB 2895 does not fix the medical malpractice insurance prices physicians face but brings more predictability on what insurance companies will have to pay out.
- 133 Jack Meligan Society of Settlement Planners. Testifies in opposition to HB 2895. Believes that HB 2895 proposes a "one size fits all" solution on critically injured people. Advises that settlement agreements are not suitable for all claimants. Continues that HB 2895 requires additional judicial oversight in adjudication past the trial where the judgment is entered.
- 164 Meligan Reads from Section 1 of HB 2895 where it states that a court may require installments be paid through a trust fund, an annuity or other form of security acceptable to the court. Raises a concern about injured claimants being dependent upon insurance companies or tort feasers for payments extending far into the future. Cites a potential unintended consequence of plaintiffs and injured parties being forced to take a promise of payments from a tort feaser who subsequently fails financially and leaves injury victims with nothing.
- 193 Meligan Continues that HB 2895 makes a provision that any judgment entered does not attach as a lien to the real property of the judgment debtor. Believes that the language that any installment payments attributable to future damages cease on the death of judgment creditor is bad policy.
- 241 Rep. Macpherson Comments that the problem HB 2895 is trying to address is a tendency for lump sum settlements to get dissipated in the early years. Asks if there is some other solution that would require a proportion of the judgment attributable to future damages to be paid out of installments through an annuity purchased from a solid insurance company.
- 254 Meligan Responds that the solution is education. Reports that a few lump sum settlements are spent quickly but it is not as big a problem as presented.
- 277 Chair Ackerman

Cites an example of the court providing a supplemental judgment that waives interest, releases the judgment debtor from a judgment lien and provides for installment payments of future damages. Asks if that would be a nullification of the jury verdict.

- 288 Hinkle Answers, doesn't believe so. Continues that the jury decides who is liable for the injuries and the amount of damages. States that everything else occurs after the jury is released.
- 302 Chair Ackerman Comments that the jury verdict is substantially changed by HB 2895.
- 307 Hinkle Responds that if HB 2895 becomes law, there would have to be a new form of jury verdict, and there would be separate awards for current and future damages.
- 322 Meligan Adds that they oppose HB 2895 because of the freedom of choice issue. Continues that in catastrophic injury cases, individuals remain under the jurisdiction of the court and the judge decides where the money is invested and how.
- 351 Jane Meyers Oregon Dental Association. Testifies in support of HB 2895. Requests an amendment to add dentists in the practitioners covered by HB 2895.
- 362 Chair Ackerman Closes the public hearing on HB 2895 and opens a public hearing on HB 2896.

HB 2896 – PUBLIC HEARING

- 374 Sam Sears Counsel. Explains HB 2896, which requires submission of a medical liability claim against a physician, nurse, or health care facility to a prelitigation hearing panel; directs the Board of Medical Examiners to appoint a hearing panel; and specifies the procedures applicable to the proceedings.
- 381 Jim Dorigan Chief Executive Officer, Northwest Physicians Mutual Insurance Company (NPM). Testifies in support of HB 2896. Advises that all of the proposed legislation being discussed have been enacted in many neighboring states and that Oregon is one of few states in the west without tort reform, which continues to impair the ability to attract and retain quality physicians. Continues that HB 2896 will provide a speedier resolution by providing a review of the facts of the case to determine merits.

425 Dorigan Advises that HB 2896 was modeled after the prelitigation process in Idaho. Explains that cases are quickly prepared and screened and if meritorious, settled more quickly. Continues that if there is disagreement with the panel's recommendation, parties can still go to trial. Shares discussions with Idaho.

TAPE 58, A

019 Dorigan Advises that 30 to 40 percent of the costs of indemnity and defense go to provision of legal counsel.

039 Bill Gallagher Chairman, NPM. Testifies in support of HB 2896. States that in principal HB 2896 is agreed upon by everyone.

049 Ray Englander Neurologist, Eugene, Oregon. Testifies in support of HB 2896. States that HB 2896 would help to remove the uncertainty on the status of a case. Believes the Board of Medical Examiners is the reasonable place to have a prelitigation screening panel.

081 Scott Gallant Oregon Medical Association (OMA). Testifies and submits written testimony in support of HB 2896 (**EXHIBIT F**). Reads a statement from an interim committee's report that refers to the proportion of premium dollars that reaches injured persons compared to other types of insurance such as workers' compensation and automobile insurance.

121 Gallant Refers to a printed overview of *Maine's Mandatory Prelitigation Screening and Mediation Panels for Medical Malpractice Actions* (**EXHIBIT G**). Refers to a printed comparison chart of the OMA and NPM proposals (**EXHIBIT H**). Points out that the reference to attorney fees on Page 4 of **EXHIBIT H** does not apply to the prelitigation panel process.

135 Bruce Bishop Oregon Association of Hospitals. Testifies and submits written testimony in support of HB 2896 (**EXHIBIT I**). Believes that pretrial screening processes are appropriate and reduce litigation. Raises a concern about the appropriateness of the Board of Medical Examiners performing that function. Suggests looking at language on what materials and matters are confidential as there appears to be inconsistencies within HB 2896 as drafted.

167 Lawrence Wobbrock Oregon Trial Lawyers Association (OTLA). Testifies and submits written testimony in opposition to HB 2896 (**EXHIBIT J**). Reports that in 1987 and 1995 Oregon underwent massive tort reform. States

that there was an increase in doctors in this state between 2000 and 2004. Continues that OTLA has never supported use of a prelitigation screening panel and explains the reasons.

- 213 Wobbrock Refers to a study by doctors for doctors in 2000, and cites the number of people who die as a consequence of medical errors. States that medical malpractice is the eighth leading cause of death in this country. Asserts that HB 2896 violates fundamental fairness and due process considerations. Continues that HB 2896 does not allow cross examination, rebuttal or discovery, and is not open to the public. States that HB 2896 does not describe what happens at hearing.
- 257 Wobbrock Questions how the panel will be appointed and who will be on the panel.
- 292 Wobbrock Refers to Oregon Rules of Civil Procedure and Oregon Rules of Evidence, which are specifically excluded in HB 2896. Cites ORS 31.250 on mandatory settlement conferences and medical malpractice cases.
- 334 Wobbrock Concludes with problems on statute of limitations issues. Presents insurance profits information.
- 352 Tom Gallagher Oregon Newspaper Publishers. Testifies in support of the proposal presented by the OMA. States that they are uncomfortable with the public records issues in HB 2896
- 374 Charles Hinkle Lawyer, Portland, Oregon. Testifies on the constitutional issues of HB 2896 and submits written testimony (**EXHIBIT K**). States the HB 2896 helps facilitate settlement. Believes there are no due process concerns as the proceeding is advisory and litigation is still possible. Continues that there is no compromise of the public records law, the open courts provision or the remedy clause. Quotes from his written testimony (**EXHIBIT K**).

TAPE 59, A

- 021 Kathleen Haley Executive Director, Board of Medical Examiners. Testifies and submits written testimony in support of HB 2896 (**EXHIBIT L**). Responds to the statement about the increase in number of physicians in the state. Advises that the number reflects the licenses issued but does not speak to the nature of the practice or the number of hours that a physician actually puts into the practice of medicine.

041 Jane Meyers Oregon Dental Association. Testifies in support of HB 2896. Requests an amendment to include dentists and suggests that a dentist replace a physician on the panel.

The following prepared testimony is submitted for the record without public testimony:

Marilyn Hudson Submits written testimony on HB 2896 (**EXHIBIT M**).

Charles Hinkle Submits written testimony in support of HB 2896 (**EXHIBIT N**).

050 Chair Ackerman Closes the public hearing on HB 2896 and adjourns the meeting at 11:04 a.m.

EXHIBIT SUMMARY

- A. HB 2893, written testimony, Charles Hinkle, 3 pp
- B. HB 2893, printed historical information, Robert Neuberger, 14 pp
- C. HB 2894, written testimony, Charles Hinkle, 3 pp
- D. HB 2894, written testimony, Richard Lane, 3 pp
- E. HB 2895, written testimony, Charles, Hinkle, 3 pp
- F. HB 2896, written testimony, Scott Gallant, 2 pp
- G. HB 2896, printed overview, Scott Gallant, 4 pp
- H. HB 2896, printed comparison chart, Scott Gallant, 5 pp
 - I. HB 2896, written testimony, Bruce Bishop, 2 pp
 - J. HB 2896, written testimony, Lawrence Wobbrock, 3 pp
 - K. HB 2896, written testimony, Charles Hinkle, 3 pp
 - L. HB 2896, written testimony, Kathleen Haley, 2 pp
 - M. HB 2896, written testimony, Marilyn Hudson, 1 p
 - N. HB 2896, written testimony, Charles Hinkle, 2 pp