

Woman carries on lonely vigil at the Idaho Statehouse

William L. Spence/Lewiston Tribune

BOISE - Every few days since the start of the session, Kathy Peterson grabs her sandwich board, comes down to the Idaho Statehouse and wanders the halls in silent protest.

She'll spend an hour or two here each time. She likes the late-morning to early-afternoon shift, when lawmakers are on their way to and from lunch. She'll strike up conversations when the opportunity arises, but often just stands in a prominent spot, sentinel-like, where people can't help but see her.

Members may ignore her, but Peterson wants them to know they're ignoring her. She wants their conscience poking at them.

The board hangs from a strap around her neck. It reads: "Legislation discrimination of my life insurance bill. Need bill hearing."

"I really do feel discriminated against," Peterson said. "I feel like the system is rigged. People deserve a fair hearing."

The hearing Peterson wants - the one she feels she was promised - is on a bill requiring life insurance companies to send certified letters to policy holders before their policies are forfeited for lack of payment.

The proposal dates back to 2007, when her mother apparently was told - by phone and in writing - that she no longer had to make monthly payments on the policy she'd held for 30 years.

Five years later, when her mother died, the insurance company informed the family that the policy had been forfeited.

Peterson wants to make sure that doesn't happen to other Idaho families. She feels the certified letters - one sent to the policy holder and a second sent to another family member or designee - are critical to achieving that goal.

The insurance industry, though, balked at the potential expense. House Business Committee Chairman Vito Barbieri, R-Dalton Gardens, recently met with Peterson and said he was changing the legislation, removing the certified mail requirement and replacing it with two first-class letters.

She was a bit perturbed. Depending on who tells the tale, she either slammed the door on him or closed it "firmly."

"That wasn't my bill," Peterson said. "I need to stop involuntary forfeitures, and to do that a first-class letter isn't strong enough. It weakens the bill. Why would I support a weak bill that doesn't help people?"

She doesn't care if insurance companies oppose the bill, but it appalls her that the measure won't even be heard unless the changes they want are made.

"It's dirty pool," she said. "The (insurers) have a right to be heard, but not to run the Legislature. In my opinion, they sabotaged my bill."

This idea that citizens have a right - not just to lobby lawmakers for statutory changes, but to have bills presented in committee without modification - is something Peterson has pushed since 2014, when she first began her campaign to change the insurance laws.

It's a concept very few legislators would support, however. Idaho citizens can work with the Legislative Services Office to craft a bill - if they get authorization from a lawmaker, as Peterson did - but once it enters the legislative process, it's subject to the same rough-and-tumble as any other proposal.

Lawmakers may sympathize with Peterson and wish her luck, but they've seen their own bills get ripped apart and amended. They understand change and compromise often are needed for a measure to advance. Not even the governor's signature proposals are untouchable.

"Very few of us get our bills heard just the way we want," Barbieri said. "I applaud Ms. Peterson for her gumption and tenacity, but getting a bill through the House and Senate takes more than gumption."

Barbieri noted that at least 10,000 life insurance policies go past due in Idaho every month. Asking companies to send out two certified letters in each case raises justifiable concerns about cost.

At the same time, he said, it isn't unreasonable to expect some sort of notice before a policy is forfeited, given the equity that's built up in them. Consequently, he tried to craft a proposal that could win support in the Senate, without raising insurmountable opposition from the industry.

"I understand how she might believe insurers have more power than she has," Barbieri said. "But once you've been here awhile, you recognize there's more involved."

Senate Majority Leader Bart Davis, R-Idaho Falls, noted that the concerns and goals of average citizens are a prominent part of any legislative session.

"Many of the ideas that are introduced and passed come from our constituents," he said. "They tell us how things are broken and how laws have been applied in unintended ways. We need their input - but not every problem is worthy of a new law."

Moreover, Davis said, "if we heard every bill people want us to hear, we'd be here twice as long - and the people of Idaho don't want us here that long."

Peterson isn't persuaded, though. She feels the Legislature "belongs to the insurance companies" and blames that partly on the current committee system, which allows chairmen to unilaterally kill a proposal. She would rather an entire committee weigh in and decide whether a bill should be heard.

"I feel I'm representing Idaho on this bill," she said. "For (a chairman) to tell me my bill is going nowhere is unfair. Legislators are supposed to listen and decide issues for themselves. ... If a person has a creative solution to a problem, they should be given due respect."

Challenging the status quo is a popular practice in politics these days. It may have propelled Donald Trump to the White House, but it hasn't gotten Peterson much so far, besides some odd looks.

"I think I'm just walking the halls, getting some exercise," she said.

She doesn't regret her four-year vigil, though.

"I feel proud of myself, for taking a stand on a righteous cause. I wouldn't do it any differently. I have no regrets, but I hope legislators have some."

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