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February 24, 2021

Commerce Finance and Policy Committee  
Minnesota House  
75 Rev. Dr. Martin Luther King Jr. Blvd.,  
St. Paul, MN 55155

Chair Stephenson and Members of the House Commerce Finance and Policy Committee,

The Minnesota Council of Health Plans — the trade association representing Minnesota’s nonprofit health plans — works every day to support access to high-quality care at a lower cost. The Council respectfully opposes HF 56, HF 785 and HF 447, which mandate coverage, in some cases without any cost-sharing, for the treatment or diagnosis of specific illnesses. The costs of expanded coverage due to mandates result in higher premiums. Mandates should only be considered after a full and thorough review of medical evidence and cost.

Coverage mandates for medical treatments often lead to higher health care expenses and therefore higher premiums for enrollees. In some cases, there is limited scientific evidence supporting a treatment’s effectiveness. Minnesota should proceed with consideration of coverage mandates only after fully evaluating the impact of the proposal on coverage.

Health plans provide coverage for the Affordable Care Act’s “10 Essential Health Benefits” (EHBs), in addition to more than 60 additional health benefits passed by the Minnesota Legislature. It is important to note that state mandates can only apply to Minnesota’s state public programs and to the relatively small fully insured individual and small group markets. Federal programs as well as most large employers and labor union plans are exempt from state regulation.

The Council and its nonprofit member health plans are committed to finding opportunities to make the health care system work better for every Minnesotan, which is why we respectfully encourage the consideration of HF 55, a proposal chief authored by Representative Steve Elkins. The proposal directs the commissioners of health and management and budget to evaluate any mandated health benefit proposal. This would provide legislators with a full picture of the impact that each new mandated health benefit will have on Minnesotans’ premiums and cost-sharing as well as the value — high or low — that each service brings in terms of the quality of care.

Sincerely,

A handwritten signature in black ink, appearing to read "Lucas Nesse", is written over a light blue horizontal line.

Lucas Nesse  
President and CEO