

Written Testimony of James Grotz, Edina, MN before the:
Senate Civil Law and Data Practices Policy Committee
Chair, Senator Andrew Mathews Tuesday March 8th, 2022

For S.F. 0182 Rarick Attn: Owen Neubauer, Committee Administrator

Chair Mathews and members of the Committee,

I am submitting this written testimony as a private individual and not representing any organization. I am in favor of this bill; in past sessions I have testified on this issue. This problem began when the Department of Human Services (DHS) as part of the Affordable Care Act, signed up individuals for Medicaid (MA) without their knowledge, consent and proper disclosure as required for any health insurance policy or program. Many individuals were already paying premiums into Minnesota Care when DHS did this. Some ended up with paid coverage under Minnesota Care and simultaneous coverage under MA. These individuals were forced into MA which benefited the health plans; this was not done for the benefit of the individuals who now seek to expunge this information from the records of DHS with this Senate Bill S.F. 0182.

There was non-disclosure of the estate liens. These individuals were never told the premiums and cost of their care received would be filed as a lien held by DHS against their estate, farm or property. There needs to be full disclosure when you enter into an agreement with DHS for MA. This non-disclosure of liens appears to be a less than ethical act against a vulnerable population.

I have been a licensed insurance agent in the State of Minnesota for more than 40 years. If I as an agent was caught signing up individuals without their knowledge, consent and proper disclosure for a second policy when I knew they already were covered by their current policy, it would be the end of my career in the State as an agent. Somehow when the Department of Human Services does this . . . there is no penalty. This wrong must be righted by passage of this bill, please pass this bill.

Thank you for taking my written testimony and for making this part of the public record for S.F. 0182.

James Grotz, Edina, MN

Dated: March 6, 2022