I am in support of Senate file 182 and quite sure I represent many, many minnesotans including some unaware of this hidden threat to their estates.

I'll start with some history and bring us up to the present.

Early on, minnesotans, including my family who signed up for health insurance through Mnsure, were promised some relief from the increasing unaffordability of such insurance. Some found relief. Minnesota care and the Premium tax credit program provided sufficient insurance coverage with very affordable premiums, as low as \$25 per month per person. However tens of thousands, diverted to the Medicaid program found out they had unknowingly been enrolled for a loan against their estates for the entire cost of their health care including premiums, many over \$1,000 per month per couple all payable upon death. The above programs were all heavily subsidized only Medicaid enrollees were required to pay back these subsidies.

This startling realization was the result of deficient contracts issued throug Mnsure with no notification of estate recovery. Minnesotans were being held accountable postmortem for repayment of loans they had never authorized.

This was not health insurance, it was not affordable and was administered so as to omit relevant terms. Had any other entity engaged in commerce used such tactics, their contracts would be declared unacceptable, unenforceable and subject to legal action.

The only remedial resources available to those affected were media attention and legislative action. In 2016 and 17 these two forces came together to bring about passage of Senate file 216, which was intended to end the threat of recovery and promised Justice for those led into this unethical situation.

Senate file 216 currently prohibits recovery of Medicaid services other than long-term support (nursing home and related).

This should have been the end of the story. However after the passage of Senate file 216, it was confirmed by Kathy Sturgill's team at CMS and officials at Minnesota DHS, that estate claim histories which are retained indefinitely, can be recovered for in the future should state or federal law demand it. Senate file 216 was a stop-gap measure at best. The threat of estate recovery remains as long as those records are kept,

What is at stake here? Legacies, the wills, transfer on death deeds, trusts, life estates and joint tenancies of those affected will remain uncertain without this legislation

In 2016 Minnesota DHS estimated over 80,000 minnesotans were affected. Of those our group encountered, almost all were homeowners, almost half own farms and many were single women.

All of these people could have their assets seized upon death with a simple legislative act. Once again for a debt that they had never agreed to.

Senate file 182 would expunge records for the time period of the most blatant disregard of notification. Finally removing this cloud of uncertainty as to how these minnesotans can disperse their hard one life's accomplishments.

Some may offer reasons for retaining these records. There are no reasons for keeping these records that eclipse the ethical and legal reasons for rectifying the deceitful method they were obtained by and the subsequent stress and lack of trust this deception has brought down on the citizens of Minnesota.

Thank you chair and members of the committee.

Sincerely Rick Rayburn Finlayson Minnesota 218-565-1122 to To the Members of the Human Services Reform Finance and Policy Committee:

As a physician, I urge your committee to support SF182. Voting in favor of this bill is the honorable correction for a malicious wrongdoing by the State of Minnesota. The State (through MN Sure) put unknowing Minnesotans onto Medicaid, retaining the ability to later recover costs incurred for health care and insurance from their estates. This is an appalling and inexcusable way to treat Minnesotans.

I am in favor of Senator Rarick's bill, SF182, to permanently expunge records of all amounts against these estates. As voting members of this committee, you must support SF182 on Tuesday, January 26th. It is your moral duty to right this wrong.

Sincerely,

Dr. Raina Young

Sent from Mail for Windows 10

I was astounded to hear from Rick Rayburn when he explained how he had been put on Medicaid and had not been told that the State could later have the state recover cost incurred for his health care and insurance. This is an unspeakable way to treat our fellow Minnesotans and this needs to be reversed for these unexpecting Medicaid recipients. I am in favor or Senator Rarick's bill, SF182, to permanently expunge these records of all amounts against their estates

: Support for passage of SF 182 Welfare Data Destruction

This bill affects six Minnesotans whom I personally know, and who deserve justice from the State of Minnesota so that the fraud perpetuated upon them by the State is rendered null and void. I became acquainted with Rick and Rose Rayburn, Scott Killerud, Julie Gelle, Claudia Foussard, and John Lutz as a result of their victimization by the unfair method of MNSure enrolling them onto Medical Assistance. They do not deserve to have the State continue to keep an account of alleged charges against their estates, even if a subsequent law was passed clearing them of liability for payment. SF 182 is the necessary guarantee to make sure that the government does not reverse its clearance of their liability, and some day seize their estates. I join with them, and the other Minnesotans who were fraudulently enrolled in the Medical Assistance program, to ask that all the alleged amounts against their estates be permanently expunged from State records. Voting in favor of this bill is the honorable and correct thing to do for righting a wrong the State of Minnesota imposed upon innocent people.

Sharon Schmidt Savage, MN 952 996 9070

To all the Senators of the Human Services Reform Finance and Policy Committee:

We are writing this letter in support of the SF 182 Bill...... DESTRUCTION OF MEDICAL ASSISTANCE WELFARE DATA.

We have worked since we were 16 years old and always had health insurance through our employers. When I (Julie) retired at 62 I lost my health insurance through my employer for my husband and myself.

When Obama Care was put into law that every man, woman and child must have health insurance or pay a penalty we signed up for health insurance through MNSure. We were looking for a plan with a monthly payment. We found a plan that each were to pay \$50.00 dollars a month. We paid our first monthly premium and no more premiums arrived. After 2 months, many phone calls and sleepless nights we discovered we were enrolled in Medical Assistance without our knowledge and the monthly premiums would be billed against our estate....payable upon our demise in the form of a estate claim.

My husband and myself with the help of a small group of individuals helped to get a bill passed that would prevent DHS (Department of Human Service) from collecting on these claims from the estate of individuals that used Medical Assistance for their Health Insurance.

Our records still remain in the Dept. of Human Services computers for \$14,000.00...6 months of medical assistance for my husband and 11 months of medical assistance for myself (Julie). If DHS is not collecting on these estate claims why do our records still exist in DHS's computers? Our records serve no purpose.

When we learned that Senator Jason Rarick had authored the SF 182 bill to expunge the records from DHS computers it brought us some renewed hope that maybe this is the final step that will help us have peace of mind and put the estate claim out of our minds forever.

A lot of people here in Minnesota got blind sighted by simply complying with the law. We ask that all the alleged amounts against our estate be expunged from the Department of Human Services Computers.

Please vote in favor of this bill to help expunge the records of all Minnesotans who are affected by this great injustice.

Thank You,

Robert and Julie Gelle 33491 Klejeski Rd. Sandstone, Mn. 55072 Hello Senator Rarick and committee members

I would like to express my support of SF 182 DESTRUCTION OF MEDICAL ASSISTANCE WELFARE DATA.

I am certain that people should not have to live with the financial insecurity in perpetuity.

Paula

Paula Overby PO Box 211336 Eagan, MN 55121 Cell: 651-214-1603

Email: <u>Paula@PaulaOverby.com</u> Web: <u>www.paulaOverby.com</u> I'm emailing you in support of the SF182 bill you are representing on Tuesday.

In March 2014 ObamaCare said we had to have health insurance or be charged a penalty fee so I went on-line, added my info, and a screen popped up that I qualified for Medical Assistance (MA) with \$0 premiums. I remember thinking "oh so this is what ObamaCare is". The end of 2015 I received a statement that I owed about \$18,000 and a lien would be put against my estate when I died. I immediately cancelled MA, and the policy ended 2/28/16.

Many times, I disputed the \$18,000 bill with the county that I was never told about the Affordable Care Act, that nothing came up on the computer when I signed up.

I don't have enough income to qualify for Minnesota Care and I really don't want Medical Assistance because of AFA so I've been without health insurance since 2/28/16. I'm finally eligible for Medicare this year.

The state may still put an \$18,000 lien on my estate when I die. PLEASE PASS SF182 AND EXPUNGE ALL RECORDS FOR THE GROUP OF PEOPLE WHO GOT CAUGHT IN 2014, 2015, FIRST HALF ON 2016 BECAUSE WE WERE NOT TOLD ABOUT THE AFFORDABLE CARE ACT AND ESTATE LIENS.

Thank you for your help,

Linda M. Henrikson, Askov, MN

henri@ecenet.com, 320-838-3204



LEWISTON OFFICE 180 East Main St, Box 130 Lewiston, MN 55952 507-523-3366 MINNEAPOLIS OFFICE 821 East 35th St, #200 Minneapolis, MN 55407 612-722-6377 MONTEVIDEO OFFICE 117 South 1st St Montevideo, MN 56265 320-269-2105

January 22, 2021

Senator Jim Abeler, Chair Human Services Reform Finance and Policy Committee Minnesota Senate 95 University Avenue W Saint Paul, Minnesota 55155

RE: Senate File 182

Dear Senator Abeler and Committee Members:

The Land Stewardship Project supports the passage of Senate File 182. This bill would remove the concern of the potential of estate recovery for certain Minnesotans who enrolled in Medicaid. In particular, we are concerned about the potential impact of estate recovery on small to mid-scale farmers and their families. No one should have to run the risk of one day losing their farm or home in exchange for having received basic medical coverage; and especially, this risk should be removed from anyone who may not have been fully notified of it at the time they enrolled in Medicaid coverage.

Our organization believes that every person deserves high-quality and easily accessible healthcare, regardless of their income, employment, or other factors. We support measures to provide healthcare coverage, untied to employment, for all Minnesotans as a critical step to allow farms, small businesses, and rural communities to thrive.

Thank you for your consideration of this matter.

Sincerely,

Johanna Rupprecht Organizer, Policy Department

cc Senator Jason Rarick, Chief Author Senate File 182

Dear Mr. Rarick

My name is John Lutz, A farmer from Hugo Mn. Who is writing on behalf of Bill SF-182.

When my wife and I signed up for the ACA affordable health care act back in 2014, the state never disclosed to us that being on medical assistance could result in a lein against our estate after we are gone.

Now we are faced with uncertainty whether our estate will remain intact after we pass away.

When we applied through MN care, there was three levels of coverage. Because of our income, we were put in the MA category. Only to find out years later, undisclosed to us, That they had the right to try and recover money owed to them by a lien on my estate.

When I went to the county to explain that I did not want to be on the MA level, I wanted to be on the tier 2 level, where insurance was subsidized, and I could pay what we could afford. At that time, they informed us they cannot do that, because our income level states what tier your put on.

Having this threat hanging over our heads for the rest of our lives is expecting too much for only a few years of health care coverage. Coverage that was advertised as affordable.

My wife or I won't be here to see it, but losing part of our century old farm legacy for only six years of insurance seems criminal.

It's not justified! It's not what i asked for, and it's not promising what was stated!

If you have any questions, please call me at 651-429-6459 or email me at lutzdairyfarm@gmail.com

I look forward to talking to you about this injustice. Please, please do what you can to expunge these expenses on our health insurance.

It just isn't right!

Thanks for your time!

John and Carol Lutz.

I am writing in support of Minnesota Senate Bill SF 182 to eliminate the lien against my estate for costs associated from being on Medical Assistance.

Here's a snapshot of my story: I started my retirement in 2013, taking out a private medical insurance policy until I qualified for Medicare. In the fall of 2013, I visited the MNSure site and applied online. My application showed "pending" for many weeks. Then I was finally approved for Medical Assistance beginning January 2014. I called MNSure and said that I didn't want to be on Medical Assistance but was told I did not have a choice. I was told that this was the program I qualified for and I didn't get to choose programs. So, my choice was basically to accept the state sponsored program of Medical Assistance--or--continue with my current private policy which was increasing from a monthly premium of \$525. (Those costs were simply not sustainable.) What kind of choice was that? I wasn't looking for "free" health care. This didn't seem right, but this was all I was told I qualified for. I have read and reread my paperwork from 2014 and 2015 and could find NOTHING that talks about my estate being responsible for costs paid on my behalf.

Having had no knowledge of the estate lien/recovery process for costs associated with being on Medical Assistance, I want to express my SUPPORT of this Bill.

I am grateful for your presentation of Bill SF 182 to remove the estate lien/recovery of Medical Assistance costs.

Respectfully, Joan McAlister 1540 29th Ave N Saint Cloud, MN 56303 I would support this bill. My sister who died last July from early on-set Alzheimer's received assistance from Medicaid for two or three years. In the second year, I helped her apply as she was by then living with me. I do not recall any notice that payments made for her would be reclaimed by the program upon her death.

Shortly after she died, I received a letter and called the number indicated. I asked first ,what the letter was about and second, how much they were requesting and as it was a doable figure, I simply paid it. It was a surprise as I had spoken to her Team who managed her account a couple of times about eligibility (income versus assets) and was never told about the reclamation policy. Although our circumstances were such that it did not present a problem, it would have been different had she had any persons relying on her estate for basic care i.e. disabled husband or children. What a shock that would have been , with no prior knowledge to begin with and possible hardship as a result. That is not right.

Thank you and thank you to the sponsors of this bill.

Sincerely,

Diane Struble 952-707-1032 13400 Garfield Ave Burnsville MN 55337 Mr. Rarick,

I am sending this email to ask for your support of Bill SF-182. I believe that these records obtained without notification of Medicaid estate recovery should be removed from the DHS records.

People whose records were obtained in this manner should not have to live with the stress of not knowing whether or not their estates will be compromised at some future time.

Thank you for your consideration.

Deborah Nelson Hastings, Minnesota To the chair and committee of the DHS estate claims:

We are asking to have our names and the names of all persons who unknowingly had been placed in the DHS MA estate claims program.

Under the Medicaid Expansion through the ACA for the 55-65 age group, we were not informed of the DHS estate claim policy and we are pursuing to have our names and the names of over 10,000 consumers that have been assisted through the MNsure system, or were routed to the DHS MA program, to revoke out names from the DHS records, whereas no future likelihood of re establishment of the DHS estate claim policy.

Thank you for taking action on this matter.

George and Karen Kordiak Bruno MN Dear Mr Neubauer,

I understand that you are the administrator for this Senate Hearing. Last year at about this time I sent a letter of strong support for SF 182. I will not repeat my letter of last year. I understand that a number of concerned and informed citizens have submitted such letters. I agree with them. The MN Senate would be prudent to put this sad, sorry business behind them. Deceiving Citizens who are already in a terribly stressful situation is unMinnesota and unAmerican. DHS is cruel to keep this threat over the head of people who are poor and with health issues. I urge the Senate Members to pass this bill and give some relief to this group of Minnesota Citizens.

Finally, can the Senate hold a State Agency or it Representative accountable for interfering with the function and duties of the MN Senate? Has the Leadership in the Senate taken any action to prevent such sabotage of Senate Bills in the Future. How can we have confidence in our State Agencies and the Law Making process if such conduct is allowed with no response.

Thank you and the Senate for your consideration. I look forward to hearing of SF 182 passing your Committee.

Sincerely,

John R Kolstad/ President of Mill City Music - Mpls



Seven County Senior Federation

47 Park Street N, Suite 7 \cdot Mora, MN 55051 \cdot admin@7countyseniors.org Office $320\cdot679\cdot4700\cdot$ Toll-free $866\cdot679\cdot4700\cdot$ Fax $320\cdot679\cdot4703$

DATE:

Monday, March 7, 2022

TO:

Civil Law and Data Practices Policy Committee of the Minnesota Senate

FROM:

Lisa A. Krahn, Executive Director LAK

RE:

Welfare/Capitation Data Destruction bill, Senate File 182

This letter strongly supports **Senate File 182**. While the true remedy to estate recovery of Medicaid funds would be a federal action, this targeted State action will be an effective remedy for a specific set of Minnesotans harmed due to non-disclosure.

This bill will destroy records for those age 55+ who signed up for health coverage via MNsure and were declared eligible for Medical Assistance (Medicaid) between January 1, 2014, and June 30, 2016. Enrollees during this period were not advised by the MN Department of Human Services about their estates' potential liability to Medicaid recovery. The fact of non-disclosure during this period is not in question. The need to retain the records is, and this bill would allow the State to extinguish the possibility of estate recovery based on these records.

Interestingly, estate recovery is an externalization of the damage to our health care resources caused by managed care plans' payment by capitation. Without capitation [the "premium" the MN Department of Human Services pays to a private managed care plan for each enrollee each month of enrollment], the liens in question for actual healthcare between 1/1/2014 and 6/30/2016 would be trivial amounts. Instead, the accumulation of months of capitation is so significant that it looms large for its victims.

In a metaphorical sense, estate recovery is akin to an air pollution affecting the air for every breathing being but reserving its most harmful effects for those who are most vulnerable, thus deepening basic inequality. Households with relatively modest resources are subject to the brutality of estate recovery, losing the lifetime of wealth accumulated in their modest-value land, farms and homes that could be passed to heirs. Households with the most resources tend to purchase protection from Medicaid recovery in the form of trusts, long-term care insurance and other schemes designed to protect private estates.

The threat of a future Medicaid recovery, no matter how distant, hangs over all estates and makes planning challenging. One noble goal is to eliminate Medicaid recovery at the federal level. But while waiting for federal action, states are able to take the lead to protect their own at risk.

When passed, Senate File 182 will destroy the data and extinguish the possibility of a Medicaid recovery for a specific set of Minnesotans harmed during the aforementioned non-disclosure period, several of whom are **members** of our organization. Thank you.

Letter from Rosi Holmes

First, allow me to thank you forbeing available to actually listen to our collective stories and giving us a voice concerning this whole that literally rocked our world. I am so grateful to live in this country where this is possible. Thank you.

My experience was that we were on MNSure, paying premiums until I sent in the paperwork to renew our insurance for the following year. I hadn't recieved my premium bill and was concerned that I would have this huge amount due in short order when I received a letter stating that we were automatically put on medicare and would be paying no premiums. Since our income hadn't changed, I was surprised, but found out it was due to "Obamacare". We had no idea what all of this meant and just trusted this was all okay...until it wasn't!!!!

We live on a small family farm. It's been in the family for close to ninety years now. When my cousin called all upset because she found out there was an estate lein against her property because of medicare, I thought she must be mistaken. I found out she wasn't mistaken. Thankfully word got out about this. I didn't know how this all worked and wanted to pay back any money we used, if any for medical expenses, but couldn't. I literally felt sick to think that I messed up my kids' inheritence because of this mess. I wasn't given the option of taking medicare it was just changed. I was not told that there would be a lein against my estate. How can this be legal in this country? Thankfully a small group of people

Attn: Administrator Owen Neubauer -

I am writing in support of Minnesota Senate Bill SF 182 to eliminate the lien against my estate for costs associated from being on Medical Assistance.

Here's a snapshot of my story: I started my retirement in 2013, taking out a private medical insurance policy until I qualified for Medicare. In the fall of 2013, I visited the MNSure site and applied online. My application showed "pending" for many weeks. Then I was finally approved for Medical Assistance beginning January 2014. I called MNSure and said that I didn't want to be on Medical Assistance but was told I did not have a choice. I was told that this was the program I qualified for and I didn't get to choose programs. So my choice was basically to accept the state sponsored program of Medical Assistance--or--continue with my current private policy which was increasing from a monthly premium of \$525. (Those costs were simply not sustainable.) What kind of choice was that? I wasn't looking for "free" health care. This didn't seem right but this was all I was told I qualified for. I have read and reread my paperwork from 2014 and 2015 and could find NOTHING that talks about my estate being responsible for costs paid on my behalf.

Having had no knowledge of the estate lien/recovery process for costs associated with being on Medical Assistance, I want to express my SUPPORT of this Bill.

I am grateful for your presentation of Bill SF 182 to remove the estate lien/recovery of Medical Assistance costs.

Respectfully,

Joan McAlister 1540 29th Ave N Saint Cloud, MN 56303 I am wring on behalf of my husband Paul Tuveson and myself Dawn M Tuveson. We live in Woodbury MN. Paul and I are members of Health Policy Advocates and met Rick Rayburn a few years ago. We were mortified when we learned of this unethical method enrolling Minnesotans in Medical assistance through MNSure without the enrollees understanding their estates were at stake. This is unfair and unethical.

This bill affects too many innocent Minnesotans. I personally know and respect Rick Rayburn and was shocked to learn of this unfair fraudulent attack by the state of Minnesota. Rick and everyone that has been victim to this unfair method of MNSure enrolling them into Medical Assistance. It is unfair and ethically wrong that the State will continue to keep an account of alleged charges against their estates, even when a subsequent las was passed clearing them of liability for payment. SF182 is the necessary guarantee to protect them and make sure the government cannot reverse it's clearance of their liability and someday somehow seize their estates. I support all involved and this bill and ask that all the alleged amounts against their estates be permanently expunged from State records.

Voting in favor of this bill if the ethical and right thing to do to hereby reverse a wrong that this method by the State imposed on innocent Minnesotans.

Please do the honorable thing and vote to pass SF182 and allow these innocent Minnesotans the peace they deserve.

Please vote for SF182 Thank You Dawn & Paul Tuveson 1046 Wyncrest CT Woodbury MN 55129 651-216-4937 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

Chair and members of the committee

A government of the people and for the people does not create hidden policy agendas that exploit some of the most vulnerable members of our population. There are better ways to ensure the integrity of our public health systems. It's time to expunge the mistakes of the past and start again with policies that are more transparent and more equitable. I personally have not determined what claims the state might wish to attach to my estate but I certainly am horrified by the possibility that such an unexpected surprise would be visited upon my children.

Paula Overby

835 Cliff Road Eagan, MN 55123 651-410-0911 My fellow Minnesotans had been victimized by the unfair method of MNSure enrolling them onto Medical Assistance. They do not deserve to have the State continue to keep an account of alleged charges against their estates, even if a subsequent law was passed clearing them of liability for payment. SF 182 is the necessary guarantee to make sure that the government does not reverse its clearance of their liability, and some day seize their estates. I join with them, and the other Minnesotans who were fraudulently enrolled in the Medical Assistance program, to ask that all the alleged amounts against their estates be permanently expunged from State records. Voting in favor of this bill is the honorable and correct thing to do for righting a wrong the State of Minnesota imposed upon innocent people.

Sincerely,

Charles Stander. SD 64 574 Summit Avenue St. Paul, Mn. 55102. Sent from my iPad To Representative Owen,

I am writing on behalf of our bill 182.

I am hoping you will support our bill which has been dead locked in DHS since we passed this bill in 2016. All we are asking you., Please take our names from the files of DSH from 2014-2016. We changed the bill. We passed this law and yet...DSH still continues to hold us by the neck and refuses to keep us on their books for the years I mentioned.

I'm begging you to do the right thing...we do not want our homes to have liens on them . Again...WE CHANGED the bill. And yet, Our names still...are not being removed.

Thank you for your time . Very Truly Yours,

Claudia Foussard

From: Cheryl Smith < cheryl Smith < cheryl Smith < cherylsmith53@icloud.com>

Date: March 4, 2022 at 11:32:13 AM CST

To: cherylsmith53@icloud.com
Subject: Written Testimony

Dear Mr. Neubauer

Subject: Bill #sf182

Thank you for sponsoring this bill to eliminate the Medical Assistance recovery that so many of us are living with for far to many years now. It's a deception that's so unfair and needs to be eliminated.

Here's my story:

I worked a full time job for 35 years in political fundraising. The company closed in 2014 leaving me without insurance. I was told at the time I qualified for Medical Assistance due to my income on unemployment. Keep in mind I never set out looking for a freebie and was never told the end result would be for the state to come after everything I had worked for my entire life. I was a single parent raising two very successful children and never in my wildest dreams did I think this "claw back" would be the legacy I would leave for my children. This nightmare has gone on far to long and innocent people are suffering for it. None of us would have signed up for this had we known the end result.

Someone messed up not telling us from the get go the truth about this insurance. Now it's time to own up to it and remove it from our records.

Best of luck to you get this bill passed! My phone number is 320-253-4651 if you're interested in getting in touch with me.

Sincerely, Cheryl Smith

Sent from my iPad

To: Senate Civil Law and Data Practices Policy

From: Diane J. Peterson

Co-founder of Health Policy Advocates

St. Paul, Minnesota oak7@centurylink.net

Date: March 4, 2022

RE: Written Testimony in Support of SF 182, Welfare Data Destruction

This bill affects six Minnesotans whom I personally know, and who deserve justice from the State of Minnesota so that the fraud perpetuated upon them by the State is rendered null and void. I became acquainted with Rick and Rose Rayburn, Scott Killerud, Julie Gelle, Claudia Foussard, and John Lutz as a result of their victimization by the unfair method of MNSure enrolling them onto Medical Assistance. They do not deserve to have the State continue to keep an account of alleged charges against their estates, even if a subsequent law was passed clearing them of liability for payment. SF 182 is the necessary guarantee to make sure that the government does not reverse its clearance of their liability, and some day seize their estates. I join with them, and the other Minnesotans who were fraudulently enrolled in the Medical Assistance program, to ask that all the alleged amounts against their estates be permanently expunged from State records. Voting in favor of this bill is the honorable and correct thing to do for righting a wrong the State of Minnesota imposed upon innocent people.