

January 12, 2023

Minnesota Senate Commerce and Consumer Protection Finance Policy Committee

75 Rev Dr Martin Luther King Jr Boulevard, Room G-15 Capitol Saint Paul, MN 55155

Re: Confirmation of Grace Arnold as Commissioner of Commerce

Dear Senators, Chairs, and Committee Members,

I write to express my strong support of the confirmation of Grace Arnold as Commissioner of the Minnesota Department of Commerce. Commissioner Arnold is highly qualified for the position and she and her staff have done an exceptional job for the past three years at the Department.

I, Andy Slavitt, believe that her leadership, knowledge, skills, commitment to public service and actions as Commissioner will benefit all Minnesotans.

For the aforementioned reasons, I ask the Minnesota Senate to confirm Commissioner Arnold so that she may continue her outstanding work at the Minnesota Department of Commerce.

Sincerely,

Andy Slavitt

USofCare Co-Founder Board Chair Emeritus DEPARTMENT OF HEALTH & HUMAN SERVICES Centers for Medicare & Medicaid Services 7500 Security Boulevard, Mail Stop 00-00-00 Baltimore, Maryland 21244-1850



Center for Consumer Information and Insurance Oversight

January 17, 2023

Minnesota Senate Commerce and Consumer Protection Finance and Policy Committee 75 Rev Dr Martin Luther King Jr Boulevard, Room G-15 Capitol Saint Paul, MN 55155

Re: Confirmation of Grace Arnold as Commissioner of Commerce

Dear Chair Klein and Committee Members

I am the Deputy Director for Policy at the Center for Consumer Information and Insurance Oversight (CCIIO) at the Centers for Medicare & Medicaid Services (CMS), but I am writing in my personal capacity in connection with Grace Arnold's nomination to be the Commissioner of the Minnesota Department of Commerce.

I have known and worked with Ms. Arnold for more than ten years, beginning in 2011 at CMS, when Ms. Arnold helped write some of the complex, foundational regulations governing the individual health insurance market – including the risk adjustment rules, which continue to be among the most significant regulatory structures incentivizing insurance companies to serve all consumers, no matter their health status. In her time at CMS, Ms. Arnold also helped coordinate some of CCIIO's most significant early technology projects.

Since then, I have had the opportunity to work with Ms. Arnold and her team in her roles at the Department of Commerce on matters relating to MinnesotaCare and the Minnesota commercial health insurance market. This work includes complex matters relating to Minnesota's pioneering Section 1332 reinsurance waiver, which was recently approved to continue through 2027.

Ms. Arnold is a dedicated public servant and has always been a staunch advocate for the interests of all Minnesota consumers. She is an effective leader, and has a deep understanding of insurance markets, regulations, and enforcement. She serves as a thoughtful voice on complex policy issues at the National Association of Insurance Commissioners, and is an effective advocate on matters affecting Minnesotans before the federal government.

I look forward to continuing to work with Ms. Arnold to improve the health insurance markets in Minnesota and across the country.

Sincerely,

Hum

Jeffrey Wu
Deputy Director for Policy
Center for Consumer Information and Insurance Oversight
Centers for Medicare & Medicaid Services

## University of Minnesota

Twin Cities Campus

Division of Health Policy Management

January 18, 2023

For U.S. Mail: Mayo Mail Code 729 420 Delaware Street S.E. Minneapolis, MN 55455

612-624-6151 Fax: 612-624-2196 http://www.hsr.umn.edu

The Honorable Matt D. Klein, M.D. Chair, Senate Commerce and Consumer Protection Committee 95 University Avenue West Minnesota Senate Bldg., Room 2105 St. Paul, MN 55155

Dear Senator Klein and Committee Members:

I am writing with my enthusiastic support for Grace Arnold's confirmation for the position of Commissioner of the Minnesota Department of Commerce. I am a professor of health policy at the University of Minnesota and have studied Minnesota health insurance markets and advised policy leaders on needed reform. From my perspective, Ms. Arnold is uniquely qualified to Minnesota's Commerce Commissioner based on her previous experience with the federal government and her success in her acting role of the Commissioner of Commerce. She has the characteristics needed in a commissioner including her knowledge of insurance regulation, effective communication skills, and the ability to work across the aisle. Most importantly she has consumers in her minds eye at all times. I will highlight a few additional qualities that make her an outstanding candidate.

She has exceptional knowledge of health insurance markets and the complicated relations between federal and state governments both through her work with the Minnesota Department of Commerce and through her past experience working for the federal Center for Consumer Information and Insurance Oversight (CCIIO). At CCIIO she worked on the development of the Affordable Care Act's (ACA) federal marketplace including implementation of the ACA's risk adjustment system-key elements of the ACA.

Ms. Arnold also brings private sector experience to her role as Commissioner. She has worked on the development of new individual and family health insurance plans for Bright Health, a Minneapolis-based health insurance carrier providing important insight from the private sector to her regulatory duties.

Ms. Arnold has also taken on national leadership roles in her role as the Commissioner of Commerce. These activities not only elevate Minnesota's visibility in the health policy arena but provide opportunities to learn from other states leading the way on health reform, cost containment, and consumer protections. For example, she is a Board Member of the National

January 18, 2023 Page Two

Academy of State Health Policy and serves on the Population and Public Health Steering Committee along with leadership from Rhode Island, Oregon, Texas, and Indiana.

She is also an active member of the National Association of Insurance Commissioners (NIAC) whose goal is to improve and enhance the state-based regulatory framework to protect consumers and provide for a stable and competitive market. She is the Vice Chair for the Accelerated Underwriting Working Group which monitors public policy developments regarding underwriting and risk classification for life insurance and annuities; chair of the Strategic Planning Steering Committee; and co-chair of the workgroups of the Special Committee on Race and Insurance whose priorities are, in part, to identify issues related to race, diversity and inclusion in the private health insurance market.

Finally, at home her leadership on the continuation of Minnesota's State Innovation Waiver under section 1332 of the ACA has helped to finance Minnesota's state-based reinsurance program-Minnesota Premium Security Plan. This waiver helped to stabilize offers in the individual market and helped reduce premiums by an estimated 20%.

In summary, Ms. Arnold is an effective and committed public servant and has the knowledge, expertise, and interpersonal skills to lead an agency charged with protecting the public interest through consumer protection. For these reasons, I strongly support the confirmation of Grave Arnold to the position of Commissioner of the Minnesota Department of Commerce. If you have any additional questions, please feel free to contact me at <a href="mailto:blewe001@umn.edu">blewe001@umn.edu</a> or at 612-624-4802.

Sincerely,

Lynn A. Blewett, Ph.D., MA

Jynn a. Blewst

Mayo Professor

Director, State Health Access Data Assistance Center (SHADAC)

Division of Health Policy and Management

University of Minnesota, School of Public Health





Jan 20, 2023

Senator Matt Klein Chair Commerce and Consumer Protection Committee 95 University Ave. W. St. Paul, MN 55115

Dear Chair Klein and Members of the Commerce and Consumer Protection Committee,

As labor unions representing workers in the construction industry and their families, we write to express our strong support for the confirmation of Commissioner Arnold.

The International Union of Operating Engineers Local 49 (IUOE Local 49) represents more than 12,000 Operating Engineers and their families in Minnesota. Their members include heavy equipment operators and mechanics, along with stationary engineers. The North Central States Regional Council of Carpenters (Carpenters) represents approximately 12,000 workers and their families across Minnesota. Their members include carpenters, millwrights, floor coverers, lathers, pile drivers, and industrial workers across the state.

Both unions work on a wide array of energy infrastructure construction and maintenance projects. Energy work is critically important to our members. As such, both unions have worked closely with the Department of Commerce on energy issues. Commissioner Arnold has shown a strong willingness to engage with us on energy issues and has shown an appreciation for the importance of ensuring that workers are protected as our energy system transitions.

Under the Commissioner's leadership, the Commerce fraud bureau has taken a strong stand in addressing wage theft by enforcing Minnesota's worker's compensation insurance requirements. By enforcing state laws against employers that cheat their workers, the Department is helping to ensure that workers are protected and that businesses are competing on a level playing field.

In a time when we are experiencing significant challenges related to wage theft in the construction industry and uncertainty in global energy issues, Minnesota would be well served

by Commissioner Arnold's continued service. For the above reasons we would strongly encourage members of the Committee to support her confirmation.

Sincerely,

John Pollard. Legislative Director, International Union of Operating Engineers Local 49

Adam Duininck, Director of Government Affairs, North Central States Regional Council of Carpenters



January 16, 2023

Minnesota Senate Commerce and Consumer Protection Finance and Policy Committee 75 Rev Dr Martin Luther King Jr Boulevard, Room G-15 Capitol Saint Paul, MN 55155

Re: Confirmation of Grace Arnold as Commissioner of Commerce

## Dear Chair Klein:

As the Commissioner of the North Dakota Insurance Department and current National Association of Insurance Commissioners (NAIC) Vice President, I am writing to express my strong support for the confirmation of Grace Arnold as Commissioner of the Minnesota Department of Commerce. I have known and worked with Commissioner Arnold since she joined the Department in 2019.

Commissioner Arnold understands her markets well and is a thoughtful regulator. She has held several leadership roles within the NAIC in her tenure at the Department. Through these roles, she is able to direct national conversations on crucial insurance issues ranging from climate resilience to technological advances in underwriting and ratemaking to consumer issues, including equity in insurance markets.

Commissioner Arnold is a strong advocate for Minnesota within the state regulatory system. She is collaborative and engaged. When we disagree, Commissioner Arnold is thoughtful in advocating for the needs of Minnesotans while respecting varying viewpoints.

I look forward to continuing this important work with Commissioner Arnold and ask the Minnesota Senate to confirm Commissioner Arnold so that she may continue her outstanding work at the Minnesota Department of Commerce.

Sincerely

Jon Godfread

North Dakota Insurance Commissioner



North Dakota Insurance Department

600 E Boulevard Ave. Bismarck, ND 58505

(701) 328-2440 | insurance.nd.gov



January 21, 2023

Senator Matt Klein 95 University Avenue W. Minnesota Senate Bldg., Room 2105 St. Paul, MN 55155

Dear Senator Klein:

On behalf of NAMI Minnesota, I am writing to support the confirmation of Grace Arnold as Commissioner of Commerce. The Department of Commerce plays an important role in ensuring access to mental health services.

Mental health parity is an important issue to the mental health community. Too many families cannot access the mental health care they need due to health plans having narrower networks, not paying for needed services (such as Psychiatric Residential Treatment Facilities or Intensive Residential Treatment Services), or simply denying services. This leaves families paying higher out of pocket costs for out of network provider or their loved one simply not being able to care at all.

The Commissioner has demonstrated her commitment to increasing access to care. This includes ensuring access to telehealth during the pandemic by requiring private insurance to cover it. We have learned from our members the incredible difference it made to be able to access therapy through telehealth and telephonic health. People are less likely to miss their appointments since they don't have to address barriers such as time and transportation.

Commissioner Arnold has listened carefully to our concerns and supported our efforts to strengthen implementation of the mental health parity law. She has sought additional resources for this to happen and directed staff to work with the mental health community to make it easier for families – and providers – to file a complaint.

She is a very smart and talented person and is a good listener. Her work at the Centers for Medicare and Medicaid Services and Bright Health has helped provide insight into why it is so important for people to be able to access mental health services in a timely way. She understands the importance of parity and has pledged to work with the mental health community to make it a reality.

I hope that the committee will confirm her appointment so that we may continue to work with her to strengthen the enforcement of mental health parity laws.

Sincerely,

Sue Abderholden, MPH Executive Director







January 17, 2023

Minnesota Senate Commerce and Consumer Protection Finance and Policy Committee 75 Rev. Dr. Martin Luther King Jr. Boulevard, Room G-15 Capitol St. Paul, MN 55155

Re: Confirmation of Grace Arnold as Commissioner of Commerce

Dear Chair Klein and Members,

I write on behalf of the Minnesota Community Action Partnership to express our strong support of the confirmation of Grace Arnold as Commissioner of the Minnesota Department of Commerce. Commissioner Arnold has demonstrated both her qualifications for the position and her commitment to service and strong regulatory oversight of the industries under the Department's purview. She and her staff have done an exceptional job working in a collaborative and impartial manner with the Department's many stakeholders.

We, the Minnesota Community Action Partnership believe that her leadership, skills, commitment to public service and actions as Commissioner have and will continue to benefit all Minnesotans.

For the aforementioned reasons, the Minnesota Community Action Partnership ask the Minnesota Senate to confirm Commissioner Arnold so that she may continue her outstanding work at the Minnesota Department of Commerce.

Sincerely,

Executive Director



408 Saint Peter Street, Suite 350 Saint Paul, MN 55102

PHONE 651225 0878

EMAIL info@fresh-energy.org

WEBSITE fresh-energy.org

January 24, 2023

Minnesota Senate Commerce and Consumer Protection Committee Minnesota Senate Building 95 University Ave. W Saint Paul, MN 55155

Dear Chair Klein and Committee Members,

At Fresh Energy, we are committed to advancing bold policy solutions to equitably achieve a carbon-neutral economy, and we are grateful for your partnership in this effort. For over 30 years Fresh Energy has been working at the intersection of science, policy, and education. During that time, we've learned the importance of having competent, compassionate, and creative leaders at the head of Minnesota's state agencies.

I am writing to express Fresh Energy's strong support for Grace Arnold as Commissioner of the Minnesota Department of Commerce.

The Department of Commerce is a critical public agency with a wide range of responsibilities. Among these is the Division of Energy Resources, which plays a key role in energy regulation, planning, and program administration related to Minnesota's vital electricity and utility sectors. The Commissioner of the Department of Commerce is among the very most important players in state government when it comes to leading Minnesota's efforts to reduce carbon emissions and equitably transition to a clean energy economy.

Since her appointment by Governor Walz in 2021, Commissioner Arnold has built a strong record of leadership on energy and climate, including through service on the Governor's Climate Change Subcabinet and the Environmental Quality Board, playing a key role in passage of bipartisan energy efficiency and carbon reduction legislation in 2021 and effective leadership of the Department's core functions on energy policy, planning and regulation.

Minnesota is fortunate to have Grace Arnold leading the Department of Commerce and I enthusiastically support her confirmation as Commissioner.

Sincerely,

Michael Noble Executive Director January 24, 2023

Minnesota Senate Commerce and Consumer Protection Finance and Policy Committee 75 Rev Dr Martin Luther King Jr Boulevard, Room G-15 Capitol Saint Paul, MN 55155

Re: Confirmation of Grace Arnold as Commissioner of Commerce

Dear Chair Klein and Committee Members,

The undersigned represent a broad coalition of not for profits, utilities, businesses, and labor organizations, to express our strong support of the confirmation of Grace Arnold as Commissioner of the Minnesota Department of Commerce. Commissioner Arnold is highly qualified for the position and she and her staff have done an exceptional job for the past three years at the Department.

We believe that her leadership, knowledge, skills, commitment to public service and actions as Commissioner will benefit all Minnesotans.

For the aforementioned reasons, we ask the Minnesota Senate to confirm Commissioner Arnold so that she may continue her outstanding work at the Minnesota Department of Commerce.

## Sincerely,

Blue Green Alliance
Center for Energy & Environment
CenterPoint Energy
Citizens Utility Board of Minnesota
Clean Energy Economy Minnesota
Clean Grid Alliance
Conservation Minnesota
LIUNA North Dakota and Minnesota
Minnesota Solar Energy Industries Association
100% Campaign