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April 10, 2023

Chair Matt D. Klein Senate Commerce Committee 95 University Avenue W. Minnesota Senate Bldg., Room 2105 St. Paul, MN 55155

Dear Chair Klein and members of the committee:

On behalf of Minnesota Famers Union (MFU), I write to express strong support for the provisions in Senate File 49 to expand MinnesotaCare with a public option. This would provide important and needed relief to farmers and others who are too often priced out of coverage on the private market.

MFU is a grassroots organization that has represented Minnesota's family farmers, ranchers and rural communities since 1918. As small business owners, family farmers disproportionately purchase health insurance on the private market and are hit hard by high premiums and lack of choice between health plans in rural areas. This cuts into their farm income and pushes too many farmers to consider giving up the farm, seek a second off-farm job with insurance, or go without health coverage all together—a decision that could prove financially devastating.

In the future, we support including a small employer public option that will give small businesses, such as family farmers, the ability to contribute to employee's healthcare. I've heard from famers who hire employees and feel like they could better compete with other employers for workers if there were better options for health coverage. We also support allowing adult undocumented immigrants who meet the other eligibility requirements to enroll in MinnesotaCare and contribute to their coverage at the same affordable premiums paid by other Minnesotans at their income level.

Our members believe strongly that everyone deserves affordable, comprehensive health coverage when they need it. That's why this November, delegates to our state convention voted to make affordable health care our first special order of business for the 2023 legislative session.

I am glad to add our voice to those calling for passage of SF49. If you have any questions, please contact our Government Relations Director, Stu Lourey, at stu@mfu.org or (320) 232-2047 (C). Thank you for considering the needs and perspectives of Minnesota's farm families.

Sincerely.

Gary Wertish

President, Minnesota Farmers Union