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March 30, 2023

Chair Melissa Wiklund Senate Health and Human Services Committee 2107 Minnesota Senate Building St. Paul, MN 55155

Dear Chair Wiklund and committee members:

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.

Not only that, but I've heard from famer members who hire employees and feel like they could better compete with other employers for qualified workers if there were better options for health coverage. Based on these experiences and more, our members believe strongly that everyone deserves affordable, comprehensive health coverage when they need it.

Related to this point, MFU believes that in the future it is important to include a small employer public option that will give small businesses, such as family farmers, the ability to contribute to employees healthcare. This will improve the competitiveness of small businesses that want to offer workers health coverage but are priced out from doing so.

MFU also asks the committee to consider 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.

This November, delegates to our state convention voted to make affordable health care our first special order of business for the 2023 legislative session. We can and must do better. 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