



Testimony in Opposition to Multiple Insurance Mandates (S.F. 2209, S.F. 3967)
Senate Commerce and Consumer Protection
March 7, 2024

Chair Klein and Members of the Committee:

The Minnesota Catholic Conference, the public policy voice of the Catholic Church in Minnesota, writes to oppose two insurance mandates. Although the services covered under these mandates are masked as helping people and families, they will actually cause more harm than good. They do not treat the underlying problem or medical condition at hand. Rather, adding these expensive mandates will cause insurance premiums to rise and, in turn, compromise health care access and affordability.

The mandates we oppose include:

- S.F. 2209: requiring coverage for unethical and life-altering “gender treatments”
- S.F. 3967: expanding coverage mandates for abortion services

Minnesota’s Catholic bishops have consistently supported principled health care reform derived from our core values: respect for the dignity of every human person; concern for the poor and vulnerable; and advancing the common good. Like any basic element of life, health care is necessary for development, sustains us, and should be accessible and affordable for everyone. Abortion, which takes a human life, is not healthcare, nor are gender treatments that alter the bodies of children based on unproven science.

Funding abortion and gender treatments with tax dollars and mandating they be covered by health plans compound bad policy by coercing the people of Minnesota into paying for elective procedures that cause irreversible damage.

S.F. 2209: Reality: Sex is received as a gift; not something assigned at birth

Many young people struggle with confusion about their basic human experience and their identity, often caused by peer influence and cultural forces. Families are seeking honest help, yet pharmaceutical companies and some unscrupulous doctors are negligently funneling kids into a lifetime of surgical and hormonal treatments, which has already created a billion-dollar business. Top surgery, for example, can cost up to \$10,000, and bottom surgery costs around \$25,000. Then, add in the cost of any necessary follow-up procedures, recovery needs, and ongoing medication, and the price tag continues to rise.¹ By mandating insurance coverage of these treatments, youth and adults will be pushed into these services in larger quantities, especially since the bill to ban conversion therapy passed in 2023.²

¹ <https://www.forbes.com/advisor/personal-loans/transgender-surgery-cost/>

² <https://www.revisor.mn.gov/statutes/cite/214.078>

We believe that sex is received as a gift; it is not “assigned,” nor can it be changed on a whim. Children under 18, at minimum, should not be allowed to undergo so-called “gender treatment” at all, and especially not without parental consent. Nor should children have access to hormone blockers and other life-altering and irreversible medications.

S.F. 3967: Abortion is not the answer

Minnesota is already home to expansive abortion access and taxpayer funded abortions. This is an insult to the many Minnesotans who are opposed to the practice of abortion and does not represent a One Minnesota approach. This bill takes our existing law a step further by mandating coverage in even more insurance plans, both private and public. For example, this bill indicates that coverage for abortion in Medical Assistance will go beyond “medically necessary abortions” to cover elective abortions and any related services (lines 3.24-3.27). In addition, they are expanding this further by adding preabortion and follow-up services to mandated coverage. By increasing coverage for abortion and related services, real care and support for the woman and child will be compromised in place of a procedure that ends the life of an innocent, unborn child.

Closing

Mandating these controversial and expensive procedures in private and public health plans will compromise health care access for all. Health insurance plans are already expensive. These new mandates, though masked as helping, will not only harm the individuals, but make access to health insurance increasingly unaffordable. Please vote no S.F. 2209 and S.F. 3967.

Thank you for your consideration,

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