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March 14, 2024

Chair Melissa Wiklund
Senate Health and Human Services
95 University Avenue W.
Minnesota Senate Bldg.
St. Paul, MN 55155

Dear Chair Wiklund and members of the committee:

On behalf of Minnesota Farmers Union (MFU), I write to share our strong support for SF4778, your bill 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. We thank you for authorizing a Public Option and requesting the necessary actuarial analysis last session. And we're counting on you to take the next big step this year.

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.

The high cost of healthcare is also a chief concern for our younger members who are working to start farms and families in rural Minnesota. Based on these experiences and more, we believe strongly that everyone deserves affordable, comprehensive health coverage and that moving forward with implementing the MinnesotaCare Public Option is the next big step for our state. We feel urgency on this issue not only based on the experiences of our membership, but also looking ahead to the expiration of reinsurance and more generous federal tax credits in 2026.

I am glad to add our voice to a broad coalition calling for passage of a Public Option this session. 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,

A handwritten signature in black ink that reads "Gary Wertish". The signature is fluid and cursive, with the first name "Gary" being more prominent than the last name "Wertish".

Gary Wertish
President, Minnesota Farmers Union