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Senate File 565 (Frentz)

Chair Klein and Senate Commerce Committee Members -

The National Federation of Independent Business (NFIB) represents over 10,000 small businesses across Minnesota. Our mission is to promote and protect the rights of our members to own, operate, and grow their businesses.

NFIB Minnesota supports Senate File 565, which would require the State to defray the costs associated with newly mandated health benefits if the Department of Commerce's evaluation of mandated health benefits indicates that they would increase health insurance premiums.

Most small businesses compete for talent by offering competitive wages and attractive benefits, including health insurance. However, NFIB members have consistently identified the rising cost of health insurance as their number one business concern. Despite these challenges, small businesses continue to see value in offering health insurance, but the vast majority find it difficult, at least to some degree, to manage the unsustainable pace at which health insurance premiums have increased.

Senate File 565 aims to alleviate the financial impacts of newly mandated health benefits by preventing the costs of such benefits from being passed onto consumers. This would help to ensure that small businesses and their employees are not burdened with higher out-of-pocket costs and are able to maintain the affordability of health insurance.

We strongly urge the committee to support Senate File 565.

Sincerely,

A handwritten signature in black ink, appearing to read "Jon Boesche".

Jon Boesche
Minnesota State Director
National Federation of Independent Business
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