

Dear Esteemed Members of the Labor Committee,

**Subject: Support for Legislation Requiring Employer Transparency in Healthcare Plans**

I am writing to express my strong support for SF2235, which would require employers to be fully transparent about the limitations of their healthcare plans before employees accept a job. This is not a partisan issue—it is a fundamental matter of fairness. Chronic illness does not discriminate, and many families, including mine, are blindsided by the true costs of healthcare after they have already committed to an employer-sponsored plan.

My daughter was diagnosed with Type 1 diabetes at the age of four. Now, at 13, we continue to see an overwhelming portion of our budget consumed by the cost of managing her condition. Despite having an ERISA-regulated medical plan, we have found that it lacks the consumer protections and cost-saving measures implemented in state-regulated plans. The financial burden is staggering. Our first bill of the year for my daughter's Dexcom sensors alone was \$515, and our 2024 pharmacy expenses exceeded \$8,000. These are not elective expenses; they are necessary to keep my family healthy.

What many people do not realize is that the scope of an employer-sponsored healthcare plan is largely determined by the employer itself. Employers have the ability to offer more comprehensive coverage for chronic illnesses, yet some are choosing not to do so. Many of these companies are Fortune 100 companies! Worse yet, these limitations are often buried in complex policy language that employees only discover after they are locked into a plan. That is why this bill is so critical—employees deserve to know upfront what a healthcare plan will and will not cover before they accept a job.

We pay thousands of dollars in insurance premiums each year, yet we are repeatedly met with coverage restrictions that render our plan ineffective for real-world medical needs. Health insurance does not operate in a free market—employees have little power to negotiate, and once they enroll, they are at the mercy of a system that is stacked against them. The real victims of this lack of transparency are families like mine, and most critically, children like my daughter, who depend on life-sustaining medications and technology.

If employers and insurance companies will not voluntarily provide this level of transparency, then it is the responsibility of legislators to step in and require it. I urge you to support and advance this bill to ensure that families are not financially devastated by hidden healthcare costs they had no way of foreseeing. The time for action is now.

Thank you for your time and consideration. I would welcome the opportunity to discuss this issue further and share firsthand the challenges we face under the current system.

Sincerely,

Kim Munson

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