March 5, 2026

RE: SF 3768, SF 1946, SF 1961, SF 3716, SF 2071, SF 1302, SF 970, SF 1101, SF 3859

Chair Klein and Members of the Senate Commerce Committee:

On behalf of the Health Plan Partnership of Minnesota (HPPM), we are writing with concerns regarding the bills being heard in today's hearing mandating coverage for various medical services and treatments.

While HPPM understands the desire for the state to mandate coverage of certain medical services and treatments, we believe this discussion would be incomplete without the Legislature also considering how mandates drive up premium costs for patients. In the last three years alone, an additional $135 million in mandates were passed by the Legislature on Minnesota's health plans. Additionally, Minnesota already has the second highest number of state mandates in the country. The added cost for the state and consumers should be considered when discussing the numerous health mandate bills currently introduced.

With so much discussion around health insurance mandates, HPPM would also like to renew our support for Senator Frentz's SF 565, which would offer cost defrayal for additional health mandates. This bill recognizes the impact to consumers if additional mandates are passed into law. Should the committee advance additional mandates on health insurers, HPPM would respectfully request the committee also advance SF 565 to protect Minnesotans from more price increases.

We thank you for your consideration of our concerns as you hear these bills.

Stephen Rubis
Health Plan Partnership of Minnesota

444 Cedar St, STE 1150 | St Paul, MN | 55101 701-388-7417 srubis@healthplansmn.org