Minnesota Home Care Association

March 24th, 2026

Chair Klein and Members of the Senate Commerce and Consumer Protection Committee,

Thank you for the opportunity to submit testimony in support of Senate File 4502, regarding insurance quantity limits on coverage for home care nursing services. The Minnesota Home Care Association (MHCA) is a trade association of agencies providing a wide variety of home care services to Minnesotans of all ages in all corners of the state. The MN Home Care Association urges committee members to support SF 4502, and we thank Senators Boldon, Limmer, Abeler, Klein and Utke for their bipartisan support of this critical issue.

Home care is a cornerstone of Minnesota's healthcare system. Home-based care is a critical component of Minnesota's healthcare continuum, particularly for children with complex medical needs. For more than a decade, Minnesota policymakers have worked to reduce barriers to home care in order to improve outcomes and control costs. Medically complex children can live safely at home when they have consistent access to skilled nursing care. Home care nursing prevents medical crises by providing continuous monitoring, rapid intervention, and coordination with physicians.

Coverage policies that restrict access to medically necessary home care undermine those efforts. When children cannot access home nursing, hospitals face discharge delays and increased inpatient utilization. That shift drives higher healthcare costs and strains hospital capacity across the state. A strong home care system supports families, stabilizes the workforce, and reduces unnecessary spending. Policies that destabilize home care do not eliminate costs—they move them to more expensive settings. Minnesota's healthcare system works best when care is delivered in the most appropriate setting. **Protecting access to home care is essential to patient safety and quality of life, system efficiency, and responsible use of public dollars.**

We appreciate the important clarifications put forth in SF 4502, which will help to avoid arbitrary coverage caps that ignore medical necessity and make safe home care impossible. Additionally, our understanding from both legislative and community stakeholders who were familiar with the original drafting of MN statute 62Q.545 and involved in crafting the language is that the intent of the statute was to have Home Care Nursing fully covered regardless of the payer. Thank you for the opportunity to submit this letter of support of SF 4502, and I am happy to engage in any further discussions.

Sincerely,

Kathy Messerli

Kathy Messerli
Executive Director
MN Home Care Association