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March 24, 2026

Minnesota Senate Commerce and Consumer Protection Committee
Chair *Matt D. Klein*
Vice-Chair *Judy Seeberger*
Ranking Member *Gary H. Dahms*

Re: Support for SF 4390

Chair Klein, Vice-Chair Seeberger, Ranking Member Dahms and Members of the Committee:

I am writing to express support for SF 4390 and to offer a perspective informed by both industry experience and the practical needs of Minnesota consumers.

Individuals and families across Minnesota frequently encounter situations where short-term care is needed in the home following a surgery, illness, or injury. While these needs are often temporary, they can present meaningful financial and logistical challenges. In many cases, individuals expect that existing coverage will address these situations, only to find that available options are limited.

Medicare provides home health benefits under specific conditions, but access is restricted and not always aligned with the needs of individuals recovering at home. Traditional long-term care insurance is designed for extended or chronic conditions and may not be a practical or affordable option for those seeking coverage for shorter-term recovery periods. As a result, many consumers face out-of-pocket expenses or rely heavily on informal caregiving from family members.

SF 4390 addresses this gap by establishing a clear framework for short-term home health and nursing care insurance. This coverage is designed to support individuals during defined recovery periods by providing access to care in the home. It is intended to complement existing coverage options, not replace them, and to offer a more tailored solution for temporary care needs.

From a consumer standpoint, this legislation expands access to coverage which is both practical and appropriately scoped. It allows individuals to plan for common life events which may require assistance at home, while offering a more affordable alternative to traditional long-term care insurance. It also supports the widely shared goal of enabling individuals to recover in their homes, which can improve comfort, independence, and overall outcomes.

In addition to its direct benefits for consumers, SF 4390 can play a meaningful role in supporting the broader healthcare system, including Medicaid. When individuals lack resources to pay for care at home, they are more likely to delay care, experience complications, or ultimately rely on more intensive and costly services. In some cases, this can accelerate spend-down and increase reliance on Medicaid-funded services. By providing access to private, supplemental coverage for short-term care needs, this legislation helps individuals bridge that gap, reducing the likelihood of unnecessary institutional care and helping preserve personal resources. Over time, this can help alleviate pressure on Medicaid by delaying or avoiding reliance on publicly funded long-term services and supports.

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The bill also provides important regulatory clarity. By clearly defining the parameters of this type of coverage, SF 4390 helps ensure that consumers understand the benefits they are purchasing while providing a consistent framework for oversight. At the same time, it recognizes the distinct nature of short-term care coverage and avoids imposing requirements which could unnecessarily limit availability or increase costs.

Experience in other states indicates that there is meaningful consumer interest in this type of product and that it can be offered responsibly within a well-defined regulatory structure. SF 4390 positions Minnesota to take a thoughtful and balanced approach which supports both consumer protection and access to innovative coverage options.

Ultimately, this legislation responds to a real and growing need. It provides Minnesotans with an additional tool to prepare for short-term care events, supports recovery in the home, and helps reduce the financial and caregiving burden placed on families while also contributing to a more sustainable healthcare system.

For these reasons, I respectfully urge the Committee to support SF 4390.

Thank you for your time and consideration. I would be pleased to provide any additional information which may be helpful.

Respectfully submitted,

Joseph Arite
Vice President, Government Relations
Guarantee Trust Life Insurance Company