Senator Matt Klein

Senate Commerce and Consumer Protection Committee

75 Rev. Dr. Martin Luther King Jr. Blvd.

St. Paul, MN 55155

Chair Klein,

Thank you for including **SF 4502** in the Commerce omnibus bill. As a parent of a medically fragile child and as someone who has watched families across Minnesota struggle under unlawful Home Care Nursing denials, I am deeply grateful for your willingness to recognize the urgency of this issue.

For children like my son Chase — who relies on a tracheostomy (a lifesaving breathing tube), a feeding tube, and continuous hospital-level care — Home Care Nursing is not optional. It is what keeps medically complex children safe, stable, and able to remain at home rather than in a hospital. Your decision to include SF 4502 ensures that the Legislature's original intent is upheld and that insurers cannot continue to sidestep the protections these children depend on.

By advancing this bill, you are helping restore clarity, integrity, and enforceability to a statute that has safeguarded families for more than 15 years. Thank you for your leadership and for making space in the omnibus for a bill that will have a profound impact on children who cannot advocate for themselves.

I appreciate your continued attention to this issue and stand ready to support the work ahead in any way that is helpful.

Sincerely,
Brandon Walter
Medina, MN

Senator Matt Klein

Senate Commerce and Consumer Protection Committee

75 Rev. Dr. Martin Luther King Jr. Blvd.

St. Paul, MN 55155

Chair Klein,

I appreciate you including **SF 4502** in the upcoming commerce omnibus bill.

This is an important provision that ensures my daughter Hazel receives the necessary care she needs to remain safe and out of the hospital. Each year, we have gone through the appeals process to secure her coverage, and historically that process has worked as intended. This is the first year it has been denied multiple times by HealthPartners, as they attempt to circumvent the law in its current form—despite prior approvals, clear medical necessity, and reliance by our family and care team.

Hazel has multiple severe medical conditions—any one of which on its own would be life-altering. Combined, they create a situation where constant monitoring and skilled care are not optional—they are essential to keeping her alive. Without continuity of care, the risks are immediate and severe, including hospitalization or worse. This is not theoretical for our family; it is a daily reality.

What makes this situation especially concerning is that families like ours made binding coverage decisions without being given full or accurate information about these changes. Even more troubling, HealthPartners has acknowledged there was no advance notice or consultation with regulators before implementing these denials. SF 4502 helps close that gap and ensures that insurers cannot unilaterally change or reinterpret coverage in a way that puts medically fragile children at risk.

This legislation is not just about policy—it is about protecting vulnerable children and restoring trust in the system. It ensures that when coverage is approved and relied upon, families are not forced into crisis due to mid-year changes or reinterpretations. It provides clarity, accountability, and most importantly, safeguards for children who depend on these services to survive.

Thank you again for your leadership in advancing this provision and for standing with families like mine. Your support is making a meaningful and potentially life-saving difference.

Sincerely,

Charles Norris

Otsego, MN

Senator Matt Klein

Senate Commerce and Consumer Protection Committee

75 Rev. Dr. Martin Luther King Jr. Blvd.

St. Paul, MN 55155

Chair Klein,

As a parent of a medically complex child whose life depends on consistent, Home Care Nursing, I appreciate your attention to **SF 4502**. This bill is an important step toward recognizing the reality families like mine face every day. Supporting it means ensuring children can receive safe, appropriate care at home.

Our daughter, Reese, has a complex and fragile medical history. She is a previously conjoined twin, which has contributed to ongoing needs including a VP shunt, chronic respiratory failure, heart failure, and epilepsy. Her condition requires constant monitoring, skilled assessment, and timely medical intervention—care that goes far beyond what an untrained caregiver can safely provide.

Home Care Nursing is not a luxury; it is a necessity. It allows Reese to live safely at home with her family instead of in a hospital. When access to these services is limited, families are forced into impossible choices—between working, maintaining stability, and ensuring their child's safety.

I ask that you consider the immediate and real impact of this legislation. Your support can help protect vulnerable children who are unable to speak for themselves and make the difference between stability and crisis for families like mine.

Thank you for your time and your commitment to Minnesota families.

Sincerely,
Kaitlyn Erickson
Elk River, MN

Senator Matt Klein

Senate Commerce and Consumer Protection Committee

75 Rev. Dr. Martin Luther King Jr. Blvd.

St. Paul, MN 55155

Chair Klein,

Thank you for including **SF 4502** in the Commerce omnibus bill; this is greatly appreciated by families like mine. I am the single mother of a medically complex child with a myriad of needs, and I rely heavily on home care nursing for my son's safety and care. Without these nurses, my son cannot attend school or participate in the community.

Adding this language to the omnibus bill helps solidify the law prohibiting visit caps in home care nursing. This service is medically prescribed 365 days a year, not a mere 120 visits as deemed by Medica and HealthPartners. SF 4502 protects my son and others like him from this blatant attack on their ability to remain safely at home and out of the hospital or an institutional setting. Imposing such caps is also a fiscally irresponsible practice that will inevitably affect every Minnesotan as tens of millions of dollars in higher costs are forced upon taxpayers.

My son also utilizes a CAC CDCS waiver, and after confirming with my case manager and the nursing agency, the cost of home care nursing for him for one year is $440,000. For this last year, our total Medicaid waiver budget was $196,000. If every cent of this budget goes toward home nursing, my son will be left without the wheelchair ramp we hoped to install, without pool therapy, massage therapy, music therapy, respite care, and without my paid parenting hours. This visit cap would effectively exclude every service that CDCS was intended to support. Instead, due to the administrative choices of our health insurance company, my son and I will free-fall into financial hardship.

I deliberately chose a private health insurance plan to supplement Medicaid so I could give my son every opportunity to thrive, reduce our dependence on public programs by paying monthly premiums, and help sustain competitive nursing wages. By advancing SF 4502, you are clarifying the intent of the law that has been in place since 2010 and ensuring it cannot be undermined by visit caps. Moving this bill forward will benefit increasingly vulnerable children and their families, while also protecting taxpayers from unfairly absorbing higher medical costs for services that are essential for survival.

Your attention to this problematic practice—limiting medically prescribed services without any evidence that it improves patient care—is deeply appreciated.

Sincerely,
Kit Chambers
Plymouth, MN

Senator Matt Klein

Senate Commerce and Consumer Protection Committee

75 Rev. Dr. Martin Luther King Jr. Blvd.

St. Paul, MN 55155

Chair Klein,

Thank you for including **SF 4502** in the Commerce omnibus bill. I want to express my gratitude as a mom of a medically fragile child. My family has never had to worry about this in Addison's life, and while we are working to transition her to palliative care, and in and out of the hospital to have to worry about counting my days I can have nursing help, is so incredibly stressful. And I know I am just ONE family of many in the same shoes. I realize you understand the absolute urgency of the matter and thank you for listening and representing us.

For Addison, we rely on the nurses to help come along side us to keep Addison alive, safe and out of the hospital. My husband and I were taught by the PICU doctors at Children's how to rescue her and keep her alive, however we are parents and there are moments that we need to simply be that. It is hard to separate the sheer panic when your child is unresponsive, not breathing and has to be resuscitated (which just happened this week) but you have to put your panic aside and be a medical staff, because you were counting your shifts for help. Addison has many medical conditions like central apnea (she stops breathing at any time for no reason), she has epilepsy that will likely lead to sudden death (and has, but we have brought her back), she has hypoventilation (unable to breathe at night), she has dysautonomia – where her heart rate will sit in the low 40s during day, and 30s at night – we know the reality of her heart stopping is real, she is unable to regulate her temperature she will drop down to 91 degrees when that happens if you touch her chest wrong that will cause her heart to stop. Anyway, I think you can see the picture we are painting here, so your decision to include SF 4502 ensures that the Legislature's original intent is upheld and that insurers cannot continue to sidestep the protections these children depend on.

By advancing this bill, you are helping restore clarity, integrity, and enforceability to a statute that has safeguarded families for more than 15 years. Thank you for your leadership and for making space in the omnibus for a bill that will have a profound impact on children who cannot advocate for themselves.

As you are continuing to support this bill and the families, please let me know how our family can personally support you and other families in this extremely important effort.

Kindest regards,
Melanie Lees – Addison's mom
Monticello, MN

Senator Matt Klein

Senate Commerce and Consumer Protection Committee

75 Rev. Dr. Martin Luther King Jr. Blvd.

St. Paul, MN 55155

Chair Klein,

Please support **SF 4502**. My great-niece, Lucy, has outlived every forecast her doctors predicted she'd live. Before being born, the doctors predicted Lucy would die before she turned 3. The mother, my niece, said she still wanted to keep her and love her. Right after her birth, they predicted Lucy would not live to one year. Lucy celebrated her fifth birthday this summer! My niece was finally getting the at home care that Lucy needs and deserves. The care that can keep her at home with her family. My niece has spent the last 5 years advocating for her family. Lucy was finally getting the in-home care nursing help she requires and that gives my niece time to spend with her 9 year old daughter who needs her mom, too. But if SF 4502 does not pass, my great-niece will have more than half her care taken away. Please support this important bill that means everything to the families that have children in great need for this in home nursing care.

Sincerely,

Nancy Kipp

11324 Xenia Ave. N.

Champlin, MN 55316

Senator Matt Klein

Senate Commerce and Consumer Protection Committee

75 Rev. Dr. Martin Luther King Jr. Blvd.

St. Paul, MN 55155

Chair Klein,

Thank you for including **SF 4502** in the Commerce omnibus bill. As the parent of a medically fragile child who depends on continuous in-home nursing support to remain safely at home, I sincerely thank you for recognizing the urgency of this issue.

My daughter, Gwen, has been assessed for 126 hours per week of Private Duty Nursing based on medical necessity. Because of the severe nursing shortage in our area, only 40 of those hours can currently be staffed through agency nursing. My wife and I personally provide the remaining 80+ hours every single week.

Those are the hours that keep our daughter safe at home and out of the hospital.

Over the last several months, Gwen has been repeatedly admitted to and discharged from the hospital due to severe agitation and inconsolability. Because she is nonverbal, every episode becomes a full-family medical emergency. During her dysautonomia storms, even with three grown adults assisting, there are still times when there are not enough hands available to safely care for her.

Families like ours are now being forced to choose between keeping critical home-based protections that allow our daughter to remain safely at home and accepting service changes that could put her at greater risk of hospitalization.

Without the protections this bill restores, families like ours face delayed hospital discharge, repeat admissions, and the very real risk of institutionalization.

This bill is so important because it preserves Minnesota's longstanding intent that private insurers remain responsible for medically necessary nursing care and do not shift those costs onto Medicaid and taxpayers.

For children like Gwen, home care nursing is not optional. It is what keeps her safe, stable, and at home with her family.

Thank you again for your leadership and for protecting Minnesota families.

Sincerely,
Nick Keis
East Bethel, Minnesota

Senator Matt Klein
Senate Commerce and Consumer Protection Committee
75 Rev. Dr. Martin Luther King Jr. Blvd.
St. Paul, MN 55155

Dear Chair Klein,

On behalf of our team and the families we serve, thank you for your leadership and for including SF 4502 in the omnibus bill. Your support reflects a clear understanding of the importance of protecting access to care for medically complex children.

Home care nursing for these children is, in many cases, hospital-level care delivered in the home. Safely staffing these cases depends on recruiting and retaining highly skilled nurses—professionals trained to manage ventilators, complex medication regimens, and rapidly changing conditions. To sustain this workforce, providers rely on commercial insurance rates that allow us to offer wages competitive with hospital settings. Without that balance, agencies are forced to reduce wages to Medicaid levels, and nurses leave for higher-paying hospital roles.

We are already operating within a fragile workforce environment. Without stable reimbursement from commercial plans, access to care will continue to shrink, families will lose essential services, and more children will face prolonged hospital stays or institutional care.

SF 4502 is a practical and measured solution. It is not a new mandate. It does not expand access or introduce new costs to health plans. Instead, it reinforces what has been in place for more than 15 years and clarifies legislative intent established in 2010.

Just as importantly, it helps prevent significant cost-shifting to the state. Without this clarification, commercial plans may limit or avoid covering these services, leaving families with no viable alternative but Medicaid. This would transfer millions of dollars in new costs to the state budget—costs that can and should be avoided.

Healthcare policy is often complex, but this issue is straightforward. SF 4502 protects access to essential care for vulnerable children while maintaining stability in the broader system and safeguarding state resources.

Thank you again for your leadership and support.

Sincerely,



Cameo Zehnder, Chief Advocacy Officer
Pediatric Home Service

Senator Matt Klein

Senate Commerce and Consumer Protection Committee

75 Rev. Dr. Martin Luther King Jr. Blvd.

St. Paul, MN 55155

Chair Klein,

Thank you for including **SF 4502** in the Commerce omnibus bill. As a parent of a medically fragile child, and as someone who has seen firsthand the challenges families across Minnesota face when Home Care Nursing is denied, your attention to this issue truly matters.

My son, Lawson, depends on a tracheostomy (a lifesaving breathing tube), 24/7 ventilator support, a feeding tube, continuous IV medication, and around-the-clock, hospital-level care. For children with this level of medical complexity, Home Care Nursing is not a convenience, it is what allows them to live safely at home rather than in a hospital. Including SF 4502 is an important step toward holding insurers accountable and ensuring these essential protections are not undermined.

As the bill moves forward, I respectfully urge you and your colleagues to prioritize a thorough review and continued advancement of SF 4502. Moving SF 4502 forward is key to reinforcing a law that families have relied on for over 15 years, and to ensuring it functions as it was originally intended.

Thank you for your leadership and for recognizing the real impact this legislation will have on vulnerable children and their families. I'm grateful for your support and am happy to assist in any way as this work continues.

Sincerely,

Stephanie Loegering

Stephanie Loegering

Otsego, MN