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March 17, 2025

**House File 837 (O'Driscoll)**

Chair Backer and House Health Finance & Policy Committee Members -

The National Federation of Independent Business (NFIB) represents over 10,000 small businesses across Minnesota. Our mission is to promote and protect the rights of our members to own, operate, and grow their businesses.

**NFIB Minnesota supports House File 837**, which continues and provides funding for Minnesota's highly successful individual health insurance market reinsurance program. Small business owners and their employees often rely on the individual market for health insurance. Instability and rising premiums in the individual market can also have a ripple effect on both the small and large group markets.

The reinsurance program reversed the years-long trend of double-digit premium increases for individual market enrollees, and halted a half-decade long drop in the number of people insured through the market. In fact, Minnesotans buying insurance on the individual market are currently benefiting from a reduction in premiums of 20% on average.

However, absent action to restore funding, premiums are estimated to increase by 25%, making insurance coverage less affordable for small business owners and their employees who will lose coverage and access to care.

Thank you for the opportunity to provide comments. We strongly urge the committee to support House File 837.

Sincerely,

A handwritten signature in black ink, appearing to read "Jon Boesche".

Jon Boesche  
Minnesota State Director  
National Federation of Independent Business  
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