



3/25/2025

Commerce Finance and Policy Committee
Minnesota House of Representatives
St. Paul, MN 55155

RE: Concerns with HF2215 – Lifeline Insurance Program

Dear Members of the Committee,

On behalf of the Minnesota Chiropractic Association (MCA), I am writing to express our concerns regarding HF2215, authored by Representative Hollins. While we appreciate the intent behind the Lifeline Insurance Program to provide low-cost auto insurance options for low-income individuals, we are deeply concerned about the unintended consequences this bill would have on access to critical medical care following an auto accident.

As currently drafted, HF2215 would redirect medical claims for enrollees in the Lifeline Insurance Program away from No-Fault Auto benefits and instead require them to go through MinnesotaCare or Medical Assistance. This change poses significant risks to the well-being of Minnesotans who experience auto-related injuries. The most common injuries sustained in auto accidents are soft tissue injuries, including neck and back pain. Chiropractic care is the primary and most effective treatment for these conditions, providing relief and recovery without the need for invasive procedures or reliance on opioids.

However, under MinnesotaCare and Medical Assistance, coverage for chiropractic care is already extremely limited. Additionally, the Governor's budget proposal would exacerbate this issue by eliminating chiropractic benefits from these programs entirely. If HF2215 passes as introduced, it would leave low-income drivers with very few, if any, options for appropriate medical care following an auto accident. This would lead to worse health outcomes, prolonged suffering, and potentially higher long-term healthcare costs due to untreated injuries.

We urge the Committee to carefully consider these consequences and explore alternative solutions that would ensure all Minnesotans, regardless of income, have access to essential post-accident medical care, including chiropractic treatment. The MCA welcomes the opportunity to work with you to find a path forward that balances affordability with necessary medical coverage for injured drivers.

Thank you for your time and consideration.

Sincerely,

Dr. Michelle Norton Fleming
President
Minnesota Chiropractic Association