



380 St. Peter St., Ste. 750  
St. Paul, MN 55101

651-293-1283  
NFIB.com/MN

March 5, 2026

**House File 400 (Perryman)**

Chair O'Driscoll, Chair Koegel and House Commerce 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 supports House File 400, which would require the State to defray the costs associated with newly mandated health benefits if the Department of Commerce's evaluation of mandated health benefits indicates that they would increase health insurance premiums.

Most small business owners compete for talent by offering competitive wages and attractive benefits, including health insurance. It is the most popular, but costly, benefit offered by about 30% of small employers. However, NFIB members have consistently identified the rising cost of health insurance as their number one business concern. Despite these challenges, small businesses continue to see value in offering health insurance to their employees, but many are finding it increasingly difficult to manage the unsustainable pace at which health insurance premiums have increased.

House File 400 aims to alleviate the financial impacts of newly mandated health benefits by preventing the costs of such benefits from being passed onto consumers. This would help to ensure that small businesses and their employees are not burdened with higher out-of-pocket costs and are able to maintain the affordability of health insurance.

We respectfully request that the committee support House File 400.

Sincerely,

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

**Jon Boesche**  
Minnesota State Director  
National Federal of Independent Business