

Hello Representatives of the MN State House. I'm from Andover, House District 35B and my name is Josh Navarrete. I am a father of a 4 year old son, Oliver, a beautiful, rambunctious, kind, sweet little kid, who happens to have Down Syndrome. I'm also a high school special education teacher at North Education Center in New Hope, District 287.

I am here today to ask you to support House File 1434 that will eliminate TEFRA fees on MN families with children who have disabilities. This fee or rather tax, is a major burden to my family and many others in our great state. Our monthly fee is around \$500 a month or about \$6,000 a year. I also pay another \$290 a month or another \$2,600 a year for health insurance for my entire family with a \$4,000 deductible. As you can imagine, as a public school teacher, this is a lot of money for my family. The money we pay into TEFRA could be used to help support my son and his needs.

Oliver was born on November 25th, 2018 at the Masonic Children's Hospital in Minneapolis. This is because he was born with a congenital heart defect that required him to be in the NeoNatal Intensive Care Unit for 21 days. After discharge we knew we would have to go back in 4 months because he would need full bypass open heart surgery to fix his heart. We had to have another surgery when he was 1 to fix a hernia. They had to pull his liver down to the correct place because it was up towards his heart. Then there are all the various ear surgeries over the years to correct his hearing. Oliver also receives services for speech, occupational, feeding, and physical therapies to help him get the early interventions that he needs to become his fully realized self. Without TEFRA we wouldn't be able to access all these amazing services. However, my wife and I started a new business this past year and we are very worried what next year's TEFRA fee is going to be. Because this program's fees increase with the more you make, it almost feels like this program punishes people that are trying to better their situation.

The TEFRA fee is essentially a penalty on families that have kids with special needs who need services but make too much money to get regular Medical assistance. MN families and their kids should get the services they need regardless of income level. As a special education teacher for around 14 years, I can attest first hand and have read many studies that prove that early interventions are essential to ensuring that these kids can find their full potential and become productive members of our

communities. In fact, according to the CDC, “Early interventions can have a significant impact on a child’s ability to learn new skills and overcome challenges and can increase success in school and life.” Thus my son and other children with a disability need access to these early interventions through the services provided by TEFRA.

Because this fee can get quite large or take up a lot of family’s take home income, many families across this state forgo this service because they have to choose between paying their TEFRA fee or paying their mortgage. As you can guess, most families in this position choose not to enroll in TEFRA because they need a home.

TEFRA is essentially a double taxation on families with kids who have a disability. My family and all other families on TEFRA in MN already pay federal taxes, state income taxes and payroll taxes that help to fund Medical Assistance. Then we have to pay another tax or fee to access Medical Assistance aka TEFRA, to ensure my son Oliver gets the support that he needs to grow and be successful.

I humbly ask you to support HF1434 and eliminate TEFRA fees so that families can focus on their children and our kids can get the services they deserve and need to realize their full potential. I want to thank this committee for their time and for giving me the opportunity to speak on behalf of my son Oliver and my fellow Minnesotans who have children with special needs.

Thank you,  
Josh, Amber, Ellie, and Oliver Navarrete