

TO: MN House Committee on Commerce Finance and Policy
FROM: Barry Skolnick
DATE: 2-19-2023
RE: HF 1790 at hearing on 2/20/2023 written testimony

Please support the critically important bill, HF 1790, to prohibit discrimination against people with preexisting conditions when applying for Medicare supplement health insurance policies.

I first found out about this horrible abuse of sick and frail people when I considered transferring to a new Medigap insurance plan here in Minnesota from my current plan.

What I discovered was that because of my medical conditions of diabetes, chronic kidney disease, and a mini-stroke (TIA) I could be banned from even being considered by a different plan for years, perhaps for my entire life.

I discovered to my horror that Minnesota allowed very restrictive regulations that permitted patients, who through no fault of their own had chronic conditions, could now be deprived of the health insurance they so desperately need.

Insurance companies should not be able to cherry pick out only the most healthy clients and cast aside needy people who deserve insurance too.

HF 1790 corrects this oversight primarily by “prohibiting preexisting conditions in Medicare supplement insurance policies.”

Other states ban insurance companies from using pre-existing conditions and underwriting. As a person with medical conditions, please allow a competitive market in which frail people with health conditions can have a choice among Medigap plans just like a totally healthy person. To do otherwise would be ethically and morally a bad choice. Please!

Thank you for your time and consideration.

Barry Skolnick (25B, S25)
cell 1-917-440-4801
email: barry_s_skolnick@yahoo.com
211 2nd St. NW
Rochester, MN 55901

H 25B Rep. Andy Smith
S 25 Liz Boldon