

March 24, 2026



**Blood Cancer  
United**

House Commerce Finance and Policy Committee

Re: Opposition to House File 4183

Dear Chair O'Driscoll, Chair Koegel, and members of the Committee:

As organizations representing thousands of Minnesota cancer patients, survivors, and caregivers, we wish to express our concerns with House File 4183.

This legislation would erase important consumer protections and would expose health insurance enrollees to increased risk of benefit losses. Current law strikes a careful balance between the needs of health plans to tailor their products to meet market conditions, and the needs of consumers to enjoy the protections provided to them by state and federal law.

Patients with serious and chronic diseases, such as cancer, are forced by their health needs to select their plans carefully. They must seek out plans that ensure the most affordable access to the right services, the right treatments, the right formularies, and the right providers. The discontinuation of a health plan that meets those needs is not a casual event for a person with cancer, and even seemingly moderate disruptions in a carefully constructed treatment plan can have serious and lasting consequences.

The Commerce Department plays a critical role in maintaining market balance and stability, both in terms of ensuring product availability and the consistency of the benefits these products contain. Current law does not preclude carriers from discontinuing plans, but rather ensures that discontinuations follow a careful process that takes consumer impact into account. We do not believe that removing the Department entirely from this process is in the best interests of our patients and other Minnesotans who rely on state regulators to ensure proper oversight in this market.

Thank you for considering our concerns about HF4183. We respectfully request you oppose this legislation.

Sincerely,

Dana Bacon  
Senior Director, State Government Affairs  
Blood Cancer United

Emily Myatt  
Regional Government Relations Director  
American Cancer Society Cancer Action Network