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February 3, 2023

House File 1030 (Liebling)

Dear Chair Liebling and Members of the House Health Finance and Policy Committee,

The National Federation of Independent Business (NFIB) represents over 10,000 members in every industry and every corner of the state. Over 75% of our members have fewer than 10 employees and our mission is to advocate for Main Street.

NFIB opposes House File 1030, which would eliminate cost sharing for individual and small group health plans. If approved via federal waiver, this would discourage enrollment by younger and healthier people, cause health plan premiums to increase to unsustainable levels, and most likely collapse the individual and small group markets.

Cost sharing within the limits established under the Patient Protection and Affordable Care Act is an important tool for small employers and employees that enables both to manage costs and reward better health outcomes. The bill would eliminate network designs that incentivize employees to utilize higher quality, lower cost healthcare providers. It also takes away the ability for individual employees to align their own healthcare needs with their healthcare costs.

Health insurance costs are a top concern for small employers, and it is already difficult for small businesses to offer a benefit that is crucial to competitiveness. Health insurance cost was the number one small business problem in NFIB's [most recent edition of *Small Business Problems & Priorities*](#) – as it's been for the previous 29 years.

We urge the committee to reject this approach and embrace strategies that make it easier for small employers to manage costs and offer coverage to their employees.

Sincerely,

A handwritten signature in black ink, appearing to read 'John L. Reynolds', is written over a light blue horizontal line.

John L. Reynolds
Minnesota State Director
National Federal of Independent Business
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