

Re: Support for HF 1724

Dear Chair and Members,

I am writing in support of HF 1724, which would provide clear legal protection for direct primary care agreements in Minnesota.

At its core, direct primary care is a simple agreement between a patient and a physician for defined primary care services. Patients are not asking for more complexity in primary care. They are asking for clear prices, better access, and a real relationship with their doctor. In a year when 2026 is on track to be the most expensive year in the history of health care—until next year—patients need more room for models that make primary care more affordable, more accessible, and easier to understand.

That is why this bill matters. HF 1724 makes clear that a properly structured direct primary care agreement is not insurance. That kind of clarity helps patients know what they are signing up for and helps physicians offer this model without unnecessary legal uncertainty.

Just as important, the bill includes reasonable guardrails. It requires written agreements, clear disclosures, and transparency about the terms. That is the right balance. Patients should be protected, and physicians should not have to wonder whether a straightforward primary care arrangement will be treated like an insurance product.

Direct primary care will not fix every problem in health care, but it is a practical and proven option that deserves clear room to exist. It supports continuity, access, and a stronger physician-patient relationship at a time when too many people experience the system as expensive, delayed, and impersonal.

Minnesota should make it easier for patients and physicians to enter into transparent, voluntary arrangements for primary care. HF 1724 is a practical, pro-patient step in that direction, and I respectfully urge your support.

Sincerely,

Josh Umbehr, M.D.

Atlas MD