

**Greater North Dakota Chamber
HB 1012
Senate Appropriations Committee
March 9th, 2021**

Mr. Chairman and members of the Senate Appropriations Committee, my name is Arik Spencer, President and CEO of the Greater North Dakota Chamber (GNDC). GNDC is North Dakota's largest statewide business advocacy organization. We stand in support of House Bill 1012, first for continued funding of Medicaid Expansion and second, continued funding at current rates.

The ongoing and steep rise of health insurance costs is of paramount concern to North Dakota's business community. Without continued funding of Medicaid expansion at current rates, Healthcare providers may be forced to shift the cost of care to others, which will have the net effect of increasing health insurance costs, because those with health insurance, in effect, pay for the financial loss hospitals incur when they provide services at a loss and to those without insurance.

Additionally, Medicaid Expansion provides workers, who otherwise would have no health insurance, options which are critical to maintaining a strong and healthy workforce in many industries.

Finally, as North Dakota employers seek to recruit and retain workers increased health insurance costs will only serve to put North Dakota employers at a disadvantage relative to other states.

In conclusion I ask that HB 1012 receive a do pass recommendation with continued funding for Medicaid Expansion at current rates and I will stand for any questions the committee has.