

**TESTIMONY**  
**House Industry, Business and Labor Committee**  
**HOUSE BILL 1155**  
**January 18, 2021**

Good Morning Chairman Lefor and members of the House Industry, Business and Labor Committee, I am Lori Laschkewitsch and I appear today in support of House Bill 1155. I retired in 2018 from the Office of Management and Budget, after thirty-three years of service with the State of North Dakota. My husband retired in 2019 from the State Water Commission, after thirty-five years of service, also with the State.

We are encouraging you to pass House Bill 1155 which would restore coverage that existed before July 1, 2015 and would allow us to stay on the State health insurance plan at our own cost. With my previous diagnosis of breast cancer and my husband's diagnosis of melanoma shortly thereafter, we both have pre-existing conditions. Thankfully, we have both recovered, however, the continuity of remaining on the State's health insurance plan affords a great deal of security and peace of mind that we will have consistent insurance coverage for our healthcare needs without significantly increased out-of-pocket costs.

We have explored the costs of private insurance plans including coverage, deductibles, and maximum out-of-pocket costs. While the monthly premiums are similar between the plans, the higher deductibles and significantly higher out-of-pocket maximums would potentially result in greater out-of-pocket costs to us than if we were allowed to remain on the State plan. Following is a table comparing the single rate paid by agencies for active employees, the rate paid by those who retired prior to July 1, 2015 and the rate paid by Legislators on the current NDPERS plan through Sanford, with rate quotes on private plans through Sanford and Blue Cross Blue Shield. The shaded portion of the table includes the rate included in subsection 1 of HB 1155, (150% of the active member single plan rate). While I inquired into plans that were comparable to the State's health insurance plan, I was informed that group plans (such as NDPERS) offer more coverage at better prices and that individual plans cannot compete when comparing benefits.

<b>Health Insurance Plan Cost Comparisons</b>				
	<b>NDPERS Active Employees</b>	<b>NDPERS Pre-July 2015 Retirees and Legislators*</b>	<b>SANFORD Simplicity</b>	<b>BCBS BluePrime Gold</b>
<b>Single Premium</b>	\$686.70	\$1,028.64	\$1,003.77	\$1,024.91
<b>Deductible</b>	\$500	\$500	\$1,750	\$500
<b>Co-Insurance</b>	20%	20%	25%	30%
<b>Maximum Out-of- Pocket</b>	\$2,000	\$2,000	\$6,250	\$8,550

*\* 150% of the active member single plan rate included in subsection 1 of HB 1155*

We are proud of our dedication to over 30 years of service to the State of North Dakota and we would appreciate the option to remain on the State's health insurance plan at our own cost. We urge you to pass HB 1155.

Thank you. I would be happy to respond to any questions.