

**Greater North Dakota Chamber
House Industry, Business, and Labor Committee
SB 2130
March 15, 2021**

Mr. Chairman and members of the committee, my name is Matt Gardner, Director of Government Affairs for the Greater North Dakota Chamber (GNDC). GNDC is the largest statewide business advocacy organization in the state and stands in Support of SB 2130.

Health insurance premiums in most cases is the second highest cost for employers next to wages. Health insurance premiums have seen significant increases over the last 10 years and much of this is due to additional mandates at the state level.

Current statute requires health insurance mandates apply to NDPERS for two years before applied to the private market. The NDPERS pilot is good in concept but not always practical. Many bills are written to bypass the NDPERS pilot and apply directly to the private market immediately. Additionally, the data collected from NDPERS during the pilot is not always applicable when applied to private business.

A cost benefit analysis on every proposed health care mandate would aid in expressing the true cost to private businesses. This would inform legislators and assist in making educated decisions. The analysis would also inform the business community on the costs of a proposed mandate and how they need to engage.

GNDC has continuously supported efforts to improve and protect North Dakota's business climate. It is with this in mind that GNDC requests a Do Pass on SB 2130. I would stand for any questions that the committee may have.