

HB 1416 Opposition from Tim Deitemeyer, Independent Insurance Agent Fargo ND.

Thank-you members of Senate Human Services Committee for having these hearings and taking input from concerned parties on behalf of the great people of ND!!

I'm Tim Deitemeyer an independent insurance agent in Fargo and since 1995 I've been working with ND individuals, families, and small businesses in person to help navigate and secure affordable and quality health insurance.

Please oppose HB 1416, while the description, "freedom of choice for health care services" sounds great, who wouldn't want that, but if this bill was to pass it would eliminate choice and lead to ND health insurance consumers paying a significantly higher price for additional health insurance they don't need or utilize. Why be forced to pay for something you do not use? Especially when you have the option on an annual basis to pay more for something you choose to use in the future!

This bill creates more questions than answers: Why is Sanford Health Plans being targeted within Section 1: C. "Integrated delivery network"? Aren't their already rules and laws that HMO's, healthcare providers, and health insurance companies operate within? What gives the right for Government to dictate what entities have network design options and what entities do not have network design options? What about the consumer who has always utilized a certain healthcare system for their healthcare and is willing to continue utilizing that system for their non-emergency healthcare, why can't they have the option to have a significant reduction in health insurance premiums for utilizing the system they already use? Why does this bill even mention Medicaid? Why is ND spending taxpayer time and Government resources that eliminate health insurance network design options that work for the people who qualify and choose the option of have having a focused network? How will this legislation if passed be tested in the court systems? What will be the costs of implementing this bill? What will need to be addressed in the next legislative session in ND, will it be a bunch of legislation and efforts to allow for health insurance consumers in ND to have options that are more affordable? Because more affordable options for health insurance for everyday North Dakotan's is what you are looking at eliminating with this bill.

As a health insurance agent, who works directly with consumers in ND of which the majority are in Cass county, there are limited options in designing a health insurance plan that is affordable and helps meet the healthcare needs for the individual, instead of limiting those options further, please allow for ND health insurance consumers to have the option to choose a plan that is somewhat affordable and that works for them! Network design is one of the few areas where health insurance plans can be individually structured for the consumer that lives in a county that allows.

I'm thankful that here in ND that we have competition for healthcare and health insurance, competition is a great way to help and motivate each of us to deliver the best possible service! Competition is restricted when consumer choices are removed, let's not remove the option of health insurance consumers that are in the Fargo and Bismarck area to be able to purchase lower cost insurance!

Please oppose HB1416 and allow for options for the ND consumer to design a plan that works for them.