



**FOR YOUTH DEVELOPMENT®  
FOR HEALTHY LIVING  
FOR SOCIAL RESPONSIBILITY**

As always, thank you for your service to the State of North Dakota and the citizens of our state.

I am asking that the committee oppose HB 1416.

You might not think of the YMCA as a major employer in the Fargo area, however, we have 720 staff currently working for the YMCA of Cass and Clay Counties. Of those, about 150 are eligible for our healthcare benefits and meet the requirements of fulltime status with the organization. As you can guess, we are always looking for ways to control costs related to employee expenses. We have had the ability over the last few years to offer both a narrow and broad network plan to our team and that has helped both the employee and the YMCA control healthcare expenses.

When you consider that the majority of our fulltime staff earn \$16 - \$19 an hour, or \$33,000 to \$40,000 annually, you can understand why finding tools like a narrow plan help them keep more money in their pockets each pay day. We made some small tweaks to our deductibles this year and were able to freeze our rates at last year's price points. The difference for a individual on our plans currently is: narrow network \$28 per pay period and broad network \$70 per pay period. A significant difference.

I believe that other medical providers should be able to join the narrow network plans by discounting their rates to match the narrow plan. This would then make those plans available to all residents of the State of North Dakota. However, I don't believe that an employer should be penalized for offering narrow plans as part of their coverage.

Please oppose HB 1416.

Yours in Service,

Steve Smith  
President and CEO

**YMCA OF CASS AND CLAY COUNTIES**

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