



Senate Human Services  
Chairperson and Committee Members

HB 1416 Oppose

The Downtown Business Association of Bismarck represents over 200 members with 9,000 employees in North Dakota's second largest employment district.

HB 1416 could remove an affordable option for healthcare plans in the Bismarck area. Our own Downtown Association employees also use this type of a plan to provide lower cost healthcare for our staff.

Many of our members are small business owners facing increased labor and supply costs, to remove an affordable health coverage option for them would be detrimental to our small and local businesses. Those businesses who prefer to work with out of network providers; we encourage them to choose the type of plan that is best for their business. We concur with the Greater North Dakota Chamber and AHIP's (America's Health Insurance Plans) position to oppose this bill.

We encourage your DO NOT PASS recommendation on HB 1416.  
Sincerely,

A handwritten signature in black ink, appearing to read "Kate Herzog".

Kate Herzog, COO  
Chief Operating Officer  
Downtown Business Association of Bismarck

President  
Downtown Bismarck Community Foundation