



**GREATER NORTH DAKOTA CHAMBER**  
**HB 1416**  
**Senate Human Services Committee**  
**Chair Judy Lee**  
**March 13, 2023**

Chair Lee and members of the Senate Human Services Committee, my name is Andrea Pfennig with the Greater North Dakota Chamber. GNDC is North Dakota's largest statewide business advocacy organization, with membership represented by small and large businesses, local chambers, and trade and industry associations across the state. We stand in **opposition** of House Bill 1416.

Recently, GNDC partnered with the NDSU Challey Institute for Global Innovation and Growth to complete a survey about the business climate in North Dakota. The survey found that 37% of respondents felt the second highest factor negatively affecting business performance was high healthcare costs.

While HB 1416 is intended to provide freedom of choice for health care services, we have concerns that it will eliminate the ability to choose a health insurance plan that provides significant savings.

Our members oppose general regulatory changes and mandates that would increase business burdens and costs. We urge you to enable employers and employees to keep focused networks as an option with a Do Not Pass recommendation.