



HB 1416  
Testimony before the Senate Human Services Committee  
March 14, 2023  
Oppose

I am Kristi Schlosser Carlson, and I represent Farmers Union Service Association, a general insurance agency providing insurance products and services in North Dakota and other states.

We oppose HB 1416.

We are contracted to market the products of nearly all health insurance companies authorized in the state, including the Sanford Health Plan. Our specialized team of health insurance agents advise individuals and businesses on benefit plan options. When our agents present health insurance plans to a customer, they gather information to understand the customer, including health care needs, preferred provider, desire for provider options, budget, and so on. Often the agent presents a number of available plans. When an agent offers Sanford Health Plan's narrow network plan, they also offer other plans as alternatives. At a minimum, in accordance with Sanford's agreements, our agents ensure that an employer who offers Sanford's narrow network plan to employees also offers a Sanford broad network plan option.

Importantly, when agents visit with customers, they are clear about weighing the narrow network plan, which often results in a lower premium for customers, against a broad network plan, which provides flexibility but typically results a higher premium. Customers are able to make the best choice that meets their needs and priorities.

We believe customers benefit from having the choice of the narrow network plan. As a result, we oppose HB 1416.