

Mr. Chairman and members of the Committee, my name is Arik Spencer, and I am the President and CEO of 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 to HB 1349.**

In our 2024 ND Economics and Employer Survey of our membership, when asked to name one thing the state government could do to help your business, the top answer was to make healthcare more affordable, not more expensive.

Healthcare costs are already rising, resulting in small group insurance premium increases between 6.3 and 15.3 percent for the 2025 plan year, which were approved by the Insurance Commissioner last fall. We are concerned that the 500% increase for medical malpractice noneconomic damages and the resulting increase in malpractice insurance premiums proposed in HB 1349 will increase rather than decrease healthcare costs to employers.

These increases leave employers with hard decisions. Do they continue offering employer-sponsored health insurance or provide cost-of-living raises to help employees pay for rent and groceries?

We urge a DO NOT PASS on HB 1349 and will be pleased to answer any questions.