



**Senate Appropriations
Human Resources Division**

SB 1012

March 18, 2025

Chairman Dever and Committee Members, I'm Courtney Koebele, and I serve as executive director of the North Dakota Medical Association. The North Dakota Medical Association is the professional membership organization for North Dakota physicians, residents, and medical students.

You've heard testimony today that underlines the importance of Medicaid and Medicaid Expansion. Expanding Medicaid provided the much-needed coverage to our low-income patients, improved access to care, improved the health and well-being of the newly insured, and improved the financial stability of our clinics and hospitals.

Medicaid expansion is not simply a budget issue. Lawmakers must also consider the real human effects of this decision, including the health and well-being of those who gain coverage under expansion. Medicaid expansion provided coverage to a population that never had coverage before, including behavioral health coverage.

Medicaid expansion is one of the most consequential state decisions in Medicaid history. The legislature's decision affected the health care and health status of 33,000 of

the state's citizens, with ripple effects throughout the entire healthcare system, the state budget, the economy, employers, and others paying for health insurance.

Our physicians provide the safety net medical services for the most vulnerable of our population – a population of patients who present unique, and often some of the most difficult, challenges. Our Medicaid patients benefit from the services physicians can provide them – from a North Dakota healthcare system that is recognized nationally as a high-quality, efficient healthcare system. However, we have unique healthcare workforce recruitment and retention challenges occurring in our state. Our capital needs continue to grow with aging facilities, technology, and equipment. Costs for medical equipment, new technology, and supplies continue to increase. We must pay the same rates for physicians, nurses, and other health care personnel as the rest of the country.

Physicians in North Dakota continue to do their part in providing good access to quality medical care for Medicaid beneficiaries and showing their ongoing commitment to the long-term sustainability of the Medicaid program. We look forward to working with the Committee to address the future needs for Medicaid medical services.

Thank you for the opportunity to address this committee. I would be happy to answer any questions.