

**Greater North Dakota Chamber  
HB 1087  
Senate Industry, Business, and Labor Committee  
March 3, 2021**

Mr. Chairman and members of the Senate Industry, Business, and Labor Committee, my name is Arik Spencer with the Greater North Dakota Chamber. GNDC is North Dakota's largest statewide business advocacy organization. We stand in support of House Bill 1087.

The steep increase in health insurance costs is of great concern to businesses of every size and in every sector. Reauthorization of North Dakota's reinsurance program will continue to help hold down the cost of health insurance for those on the individual marketplace including small business owners, farmers, and ranchers. By helping those on the individual marketplace, those in group plans will also benefit by reducing the negative health insurance impacts of uninsured medical visits.

In addition, Section 14 of the bill requests \$200,000 of reserves to study the possibility of combining the individual health insurance marketplace with the small group health insurance marketplace. GNDC is supportive of this study to determine the rate benefit of the reinsurance program on the small group market.

In conclusion I ask that HB 1087 receive a do pass recommendation and I will stand for any questions the committee has.