



GREATER NORTH DAKOTA CHAMBER  
SB 2249  
House Political Subdivisions Committee  
Chair Longmuir  
January 29, 2025

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 **Support of Engrossed SB 2249**.

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. This is because healthcare and health insurance affordability has become a major issue for employers of all sizes.

For example, last fall, the Insurance Commissioner approved small group insurance premium increases between 6.3 and 15.3 percent for the 2025 plan year. In addition, in this Legislative Session alone, nine healthcare mandates were introduced, which, if passed, would have increased employer premiums significantly. We've heard from health insurers that state-instituted healthcare mandates added approximately \$845 million in costs to the small and large group markets. They have also shared that no healthcare mandates have been repealed since the 1990's.

These healthcare and prescription drug coverage mandates don't make costs go away; they shift costs to others, impacting both employers and employees. They increase business burdens, leaving employers and employees with hard decisions. Employers need to determine if they continue offering employer-sponsored health insurance or provide cost-of-living raises to help employees pay for rent and groceries.

For these reasons, GNDC strongly supports a legislative study of healthcare mandates. We suggest the study specifically review all existing healthcare mandates to determine their medical necessity, the cost of each mandate to employers and employees, and determine how the legislature can reduce the cost impacts of these mandates to premium payers.

We urge a DO PASS ON SB 2249.

