



GREATER NORTH DAKOTA CHAMBER
HB 1248
Senate Human Services Committee
Chair Judy Lee
March 4, 2025

Chair Lee and members of the Committee, my name is Andrea Pfennig, and I am the Vice President of Government Affairs for 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 of Section 3** of House Bill 1248. This section would repeal the current requirement for a pilot project period before mandates can be considered for the private sector.

In our 2024 ND Economics and Employer Survey of our membership, when asked to name one thing state government could do to help your business, the top answer was to make healthcare more affordable.

Last fall, the Insurance Commissioner approved small group insurance premium increases between 6.3 and 15.3 percent for the 2025 plan year. During this session alone, there were at least nine bills introduced involving healthcare and drug mandates that had the potential to be applied to the private sector.

Costs are increasing, and mandates create additional expenses. These costs add up, and they don't go away. The current practice of requiring a pilot project period allows all stakeholders to gather utilization and cost analysis information that is critical to decision making.

We understand and appreciate the desire to remove the requirement that PERS be the responsible party for introduction of a bill following the pilot program. However, we respectfully request that Section 3 of the bill be amended to retain the pilot project period for the private sector. This would provide parity by enabling both the State AND the private sector to gather information for 4 years. Thank you for your consideration.