



MISSOURI HOUSE OF REPRESENTATIVES
WITNESS APPEARANCE FORM

BILL NUMBER: HB 2082		DATE: 1/18/2024
COMMITTEE: Agriculture Policy		
TESTIFYING: <input checked="" type="checkbox"/> IN SUPPORT OF <input type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES		
WITNESS NAME		
INDIVIDUAL:		
WITNESS NAME: ANDREW BUERDING		PHONE NUMBER:
BUSINESS/ORGANIZATION NAME:		TITLE:
ADDRESS:		
CITY:		STATE: ZIP:
EMAIL:	ATTENDANCE:	SUBMIT DATE: 1/18/2024 12:00 AM
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WITNESS NAME			
BUSINESS/ORGANIZATION:			
WITNESS NAME: BEN SANDERS		PHONE NUMBER: 931-388-7872	
BUSINESS/ORGANIZATION NAME: FARM BUREAU HEALTH PLAN OF TENNESSEE		TITLE:	
ADDRESS: PO BOX 998			
CITY: COLUMBIA		STATE: TN	ZIP: 38402
EMAIL:	ATTENDANCE:	SUBMIT DATE: 1/18/2024 12:00 AM	
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WITNESS NAME			
INDIVIDUAL:			
WITNESS NAME: CHRIS BRUNDICK		PHONE NUMBER:	
BUSINESS/ORGANIZATION NAME:		TITLE:	
ADDRESS:			
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EMAIL:	ATTENDANCE:	SUBMIT DATE: 1/18/2024 12:00 AM	
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WITNESS NAME		
REGISTERED LOBBYIST:		
WITNESS NAME: J. GARRETT HAWKINS		PHONE NUMBER: 573-893-1402
REPRESENTING: MISSOURI FARM BUREAU		TITLE:
ADDRESS: 701 S. COUNTRY CLUB DRIVE		
CITY: JEFFERSON CITY		STATE: MO
		ZIP: 65109
EMAIL:	ATTENDANCE:	SUBMIT DATE: 1/18/2024 12:00 AM
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WITNESS NAME		
REGISTERED LOBBYIST:		
WITNESS NAME: JACOB KNAEBEL		PHONE NUMBER: 573-893-4181
REPRESENTING: MISSOURI CORN GROWERS ASSOCIATION		TITLE:
ADDRESS: 3118 EMERALD LANE		
CITY: JEFFERSON CITY		STATE: MO
		ZIP: 65109
EMAIL:	ATTENDANCE:	SUBMIT DATE: 1/18/2024 12:00 AM
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WITNESS NAME		
REGISTERED LOBBYIST:		
WITNESS NAME: JAMES HARRIS		PHONE NUMBER: 573-761-7875
REPRESENTING: OPPORTUNITY SOLUTIONS PROJECT		TITLE:
ADDRESS: 122 EAST HIGH STREET, SUITE 200		
CITY: JEFFERSON CITY		STATE: MO
		ZIP: 65102
EMAIL:	ATTENDANCE:	SUBMIT DATE: 1/18/2024 12:00 AM
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WITNESS NAME		
REGISTERED LOBBYIST:		
WITNESS NAME: JAMES HARRIS		PHONE NUMBER:
REPRESENTING: OPPORTUNITY SOLUTIONS PROJECT		TITLE:
ADDRESS: PO BOX 74		
CITY: JEFFERSON CITY	STATE: MO	ZIP: 65102
EMAIL: james@thejharrisco.com	ATTENDANCE: Written	SUBMIT DATE: 1/18/2024 11:24 AM

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My client, Opportunity Solutions Project, is a national group that is working to help promote opportunity for the people of America by supporting common-sense reforms in the welfare, professional licensing, and healthcare sectors. Health care coverage continues to be one of the most expensive annual purchases a family makes, and they often have no choice regarding which plan to purchase. For example, in at least a dozen counties in Missouri, there is only one available option on the federal health care exchange. HB2082 offers an opportunity to create more choice and lower costs for Missouri families by allowing non-profit associations, like the Farm Bureau, to develop and offer customized health plans to meet their members' needs. The plans are lower cost because they are not subject to insurance regulations. Without the red-tape requirements of traditional health plans, and with the ability to let associations customize plans for their membership, the price of these plans can be kept low – 30% to 50% less, on average, than traditional plans, and with lower deductibles. Other states have adopted similar language, and with great results. Tennessee has had Farm Bureau plans since 1947. Iowa, Kansas, and Indiana have recently adopted these plans, and in 2021 Texas and South Dakota did, as well. These health care plans have a benefit to the states that have embraced them. In Iowa, a state analysis showed that 80% of the people who signed up would otherwise have gone without a health care plan. Missouri should join our neighboring states of Iowa, Kansas, and Tennessee by allowing these health plans to serve Missouri families.



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WITNESS NAME		
BUSINESS/ORGANIZATION:		
WITNESS NAME: JEREMY CADY		PHONE NUMBER: 573-799-3277
BUSINESS/ORGANIZATION NAME: AMERICANS FOR PROSPERITY		TITLE: STATE DIRECTOR
ADDRESS: PO BOX 94		
CITY: JEFFERSON CITY		STATE: MO
		ZIP: 65102
EMAIL: jcady@afphq.org	ATTENDANCE: Written	SUBMIT DATE: 1/16/2024 6:16 PM
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WITNESS NAME			
INDIVIDUAL:			
WITNESS NAME: KEVIN L. FISCHER		PHONE NUMBER:	
BUSINESS/ORGANIZATION NAME:		TITLE:	
ADDRESS:			
CITY:		STATE:	ZIP:
EMAIL:	ATTENDANCE:	SUBMIT DATE: 1/18/2024 12:00 AM	
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WITNESS NAME		
REGISTERED LOBBYIST:		
WITNESS NAME: LIZ HENDERSON		PHONE NUMBER: 618-719-1032
REPRESENTING: MISSOURI SOYBEAN ASSOCIATION		TITLE:
ADDRESS: 734 S. COUNTRY CLUB DRIVE		
CITY: JEFFERSON CITY		STATE: MO
		ZIP: 65109
EMAIL:	ATTENDANCE:	SUBMIT DATE: 1/18/2024 12:00 AM
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WITNESS NAME			
INDIVIDUAL:			
WITNESS NAME: MEGAN RICHNER		PHONE NUMBER:	
BUSINESS/ORGANIZATION NAME:		TITLE:	
ADDRESS:			
CITY:		STATE:	ZIP:
EMAIL:	ATTENDANCE:		SUBMIT DATE: 1/18/2024 12:00 AM
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WITNESS NAME			
REGISTERED LOBBYIST:			
WITNESS NAME: REBECCA EICHELBERGER		PHONE NUMBER: 573-659-3401	
REPRESENTING: ASSOCIATION OF MISSOURI ELECTRIC CO-OPS		TITLE:	
ADDRESS: 2722 E. MCCARTY ST.			
CITY: JEFFERSON CITY		STATE: MO	ZIP: 65101
EMAIL:	ATTENDANCE:	SUBMIT DATE: 1/18/2024 12:00 AM	
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WITNESS NAME			
INDIVIDUAL:			
WITNESS NAME: SHARON ARNOLD		PHONE NUMBER:	
BUSINESS/ORGANIZATION NAME:		TITLE:	
ADDRESS:			
CITY:		STATE:	ZIP:
EMAIL:	ATTENDANCE:		SUBMIT DATE: 1/18/2024 12:00 AM
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WITNESS NAME		
REGISTERED LOBBYIST:		
WITNESS NAME: TONY BENZ		PHONE NUMBER: 573-301-2747
REPRESENTING: MISSOURI DAIRY		TITLE:
ADDRESS:		
CITY: JEFFERSON CITY		STATE: MO
		ZIP: 65101
EMAIL:	ATTENDANCE:	SUBMIT DATE: 1/18/2024 12:00 AM
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WITNESS NAME			
INDIVIDUAL:			
WITNESS NAME: TYLER BRUNS		PHONE NUMBER:	
BUSINESS/ORGANIZATION NAME:		TITLE:	
ADDRESS:			
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WITNESS NAME		
INDIVIDUAL:		
WITNESS NAME: WYATT HOLDER		PHONE NUMBER:
BUSINESS/ORGANIZATION NAME:		TITLE:
ADDRESS:		
CITY:		STATE: ZIP:
EMAIL:	ATTENDANCE:	SUBMIT DATE: 1/18/2024 12:00 AM
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WITNESS NAME			
BUSINESS/ORGANIZATION:			
WITNESS NAME: AARON SEGEL		PHONE NUMBER: 617-548-2762	
BUSINESS/ORGANIZATION NAME: ASSOCIATION FOR CLINICAL ONCOLOGY; MISSOURI ONCOLOGY SOCIETY		TITLE: ASSOCIATE DIRECTOR - STATE ADVOCACY	
ADDRESS: 2318 OLD MILL RD, SUITE 800			
CITY: ALEXANDRIA		STATE: VA	ZIP: 22314
EMAIL: aaron.segel@asco.org	ATTENDANCE: Written	SUBMIT DATE: 1/18/2024 4:12 PM	
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January 18, 2024 Representative Mike Haffner, Chair House Committee on Agriculture Policy State Capitol 201 W Capitol Ave House Heating Room 6 Jefferson City, MO 65101 Dear Chair Haffner and Members of the House Committee on Agriculture Policy, The Missouri Oncology Society (MOS) and the Association for Clinical Oncology (ASCO) write to express concern with HB 2082, a bill that would allow the farm bureau to offer their employees and beneficiaries health insurance not compliant with the Affordable Care Act's essential health benefits. All persons should have access to comprehensive health insurance; we are particularly focused on ensuring that patients with cancer have access to high-quality cancer care coverage in Missouri. The Missouri Oncology Society (MOS) is a community of oncologists, nurse practitioners, physician assistants, and other allied health professionals who provide a powerful voice for multidisciplinary cancer care teams and the patients they serve. ASCO is a national organization representing physicians who care for people with cancer. With nearly 50,000 members, our core mission is to ensure that cancer patients have meaningful access to high quality, equitable cancer care. In 2017, our affiliate organization, the American Society of Clinical Oncology, released Principles for Patient-Centered Health Care Reform, which include recommendations designed to ensure access to high-quality cancer care amid the changing U.S. healthcare delivery landscape. HB 2082 opens the door for the possibility of new insurance products that would violate many of these principles. We call your attention to ASCO's framework for ensuring quality cancer care delivery, including:

- All Americans should have access to affordable and sufficient healthcare coverage regardless of their income or health status. To ensure protected access, the current ban on pre-existing condition limitations, elimination of annual and lifetime coverage caps, and maintenance of guaranteed renewability should be preserved.
- Any efforts to reform the healthcare system at the national, state, or local levels should ensure that individuals with healthcare insurance can continue to access affordable insurance without interruption.
- All individuals with cancer should have health insurance that guarantees access to high-quality cancer care that is delivered by a cancer specialist and that provides the full range of services needed by patients with cancer a timely manner.

Policymakers should, in any policy changes, promote and protect cancer prevention and screening services, as they are key to reducing cancer mortality. HB 2082 would potentially leave many cancer patients without meaningful coverage in Missouri. It would allow for the expanded sale of plans that do not have the crucial essential health benefits protecting patients with cancer. We are united in the opinion that increasing inadequate health care plans could pose a major barrier to receiving appropriate and timely treatment. Many consumers may be unaware that the plan they are buying does not have the full protections available to them under the Affordable Care Act (ACA). We urge you not to allow such plans or products to expand in Missouri, as they are not a substitute for quality health

insurance. If you have questions or would like assistance on any issue involving the care of individuals with cancer, please contact Aaron Segel at ASCO at aaron.segel@asco.org. Sincerely,

Yifan Tu, MD

Everett E. Vokes, MD, FASCO

Chair of the

President

Board Missouri Oncology Society

Association for Clinical Oncology



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WITNESS NAME			
REGISTERED LOBBYIST:			
WITNESS NAME: ANNA MEYER		PHONE NUMBER: 573-823-6533	
REPRESENTING: NATIONAL MULTIPLE SCLEROSIS SOCIETY		TITLE:	
ADDRESS: 2134 GEYER AVE			
CITY: SAINT LOUIS		STATE: MO	ZIP: 63104
EMAIL: anna.meyer@nmss.org	ATTENDANCE: Written	SUBMIT DATE: 1/17/2024 12:20 PM	

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Dear Chairman Haffner and Agriculture Policy Committee Members, Thank you for this opportunity to comment on HB 2082 regarding Farm Bureau health plans. The National Multiple Sclerosis Society (the Society) opposes this proposed legislation. We are deeply concerned about the impact Farm Bureau health plans would have on individuals living with multiple sclerosis (MS) and their families and believe that this legislation could seriously undermine the key principles of access, adequacy and affordability that are the underpinnings of current healthcare law. Like all organizations representing the interests of people with special health needs, we have a unique perspective on what individuals and families need to manage their conditions and live their best lives. MS is an unpredictable disease of the central nervous system. Currently there is no cure. Symptoms vary from person to person and may include disabling fatigue, mobility challenges, cognitive changes and vision issues. An estimated 1 million people live with MS in the United States. Early diagnosis and treatment are critical to minimize disability. Significant progress is being made to achieve a world free of MS. We are deeply concerned about the impact HB 2082 will have on individuals living with MS and their families. Because HB 2082 requires that Farm Bureau health plans not be considered as health insurance, these plans would not be subject to laws and regulations relating to insurance, they are not required to provide essential health benefits (EHB), can utilize medical underwriting, may charge higher premiums based on whatever factors they wish, may deny enrollment or impose waiting periods based on an individual's health status and may impose annual and lifetime limits on benefits, practices now outlawed by the Affordable Care Act (ACA). Consumers have grown accustomed to and expect health insurance to be comprehensive and may not realize these plans do not meet the same standards or protections as ACA-compliant plans. We fear a dramatic increase in negative outcomes if Farm Bureau health plans are made easily available to consumers without clear transparency about what they do, and do not, cover. The disclosure language in lines 35-38 of this legislation does not go far enough to warn consumers of the inadequacy of these plans. Because Farm Bureau health plans frequently do not adhere to important standards, we are extremely concerned that the proposal will leave Missouri families in the lurch with insufficient coverage, unpaid medical bills, and lifelong health implications – just as many plans did before the ACA was passed. Farm Bureau health plans can offer differing coverage to groups of enrollees based on factors like gender, age, employee classifications, locations, or any other non-health criteria that could stratify the plan's beneficiary population, effectively excluding entire classes of beneficiaries with higher rates of illness and disease. This allowance enables Farm Bureau health plans to deny coverage to individuals with pre-existing conditions. In a survey conducted by the U.S. Department of Agriculture (USDA) published in 2017, two out of three farmers and ranchers reported having at least one pre-existing health condition. Offering Missouri farmers health plans that may not provide coverage for pre-existing conditions does not protect them from high healthcare costs. In fact,

enrolling in these unregulated plans and a lack of transparency around them makes it more likely that farmers will experience financial harm. Farm Bureau health plans do not provide critical patient protections such as caps on annual out-of-pocket costs for enrollees and can institute lifetime limits on coverage. Between regular visits to various specialists, MRIs, prescription drugs, rehab, or other needs, a person living with MS could quickly hit their limit and be left without meaningful coverage. These plans are also not subject to the ACA's "minimum medical loss ratio" or "80/20" rules, which require insurers to use at least 80% of all premium dollars on health care and/or quality improvement activities or pay policyholders back for amounts used for other purposes. These requirements provide consumers with important checks on the value of their health insurance while keeping insurers' overhead costs down. Another important consumer protection that does not apply to Farm Bureau health plans is the ACA's requirement regarding the adequacy of provider networks, based on standards for the time it takes enrollees to travel to needed providers and their distance from home or workplace. Network inadequacy is a particular concern for people living with MS who may require care from neurology, rehabilitation, radiology, mental health and other specialists, as well as treatments, services and products from pharmacies, durable medical equipment providers, home care agencies and more to live their best lives. There are no requirements that Farm Bureau health plans provide such adequacy, which may leave Missourians living with MS, especially those in rural areas, without adequate coverage. Should an individual with a Farm Bureau health plan be diagnosed with MS, they may experience a waiting period for coverage of pre-existing conditions, wherein individuals with MS would be responsible for costs that have accumulated during the waiting period. It is also possible for coverage to be canceled retroactively. Before the ACA, health insurers sometimes retroactively canceled health insurance policies, refusing to pay for any health care if the person had any undisclosed health conditions before they bought the policy – even if the person did not know they had a condition. This left consumers responsible for all costs of treating the disease and any care they received leading up to the diagnosis. While the ACA made these rescissions illegal, this protection does not apply to Farm Bureau health plans. When a Farm Bureau health plan ends or is canceled, it does not trigger a special enrollment period. If a person loses their coverage due to a diagnosis of MS, that individual would be unable to sign up for quality, affordable coverage unless their loss of coverage happens to fall during the Marketplace's open enrollment period, meaning they would likely find themselves without coverage in the very moment they need it the most. By creating alternatives to ACA-compliant coverage, Missouri would be undermining its own ACA insurance markets and increasing premiums for patients and consumers who rely on ACA-compliant coverage. Expanding access to these unregulated plans will likely cause premiums in the individual insurance marketplace to increase dramatically as plans will likely cause market segmentation, due to certain individuals leaving the insurance marketplace under the false assumption that they will get cheaper insurance coverage elsewhere. Premiums for comprehensive plans that meet federal standards would likely skyrocket, and health insurance providers would likely exit the market, as we have seen in other states like Tennessee. This will make insurance unavailable or unaffordable for those relying on the marketplace to get coverage. To summarize, we are deeply concerned that HB 2082 could seriously undermine the key principles of access, adequacy, and affordability that are the underpinnings of current law and will potentially put people living with MS at risk. Thank you for this opportunity to submit comments on this bill. If you have any questions or would like to discuss these comments further, please feel free to contact me. Sincerely, Anna Meyer Senior Manager of Grassroots Advocacy National Multiple Sclerosis Society anna.meyer@nmss.org 314-446-4156



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WITNESS NAME			
INDIVIDUAL:			
WITNESS NAME: ARNIE C.HONEST-ABE" DIENOFF-STATE PUBLIC ADVOCATE		PHONE NUMBER:	
BUSINESS/ORGANIZATION NAME:		TITLE:	
ADDRESS:			
CITY:		STATE:	ZIP:
EMAIL: arniedienoff@yahoo.com	ATTENDANCE: Written	SUBMIT DATE: 1/18/2024 11:45 PM	
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I am Opposed to this Bill and Legislation. This is Health Coverage and need to be recognized by following the same State Statues as other Health Plans, Health Maintenance Organizations and Insurance Companies. The Missouri Department of Insurance shall Govern these Health Plans and also Offer Consumer Protections and assist with disputes.



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WITNESS NAME			
REGISTERED LOBBYIST:			
WITNESS NAME: DAVE ALMEIDA		PHONE NUMBER: 803-546-6379	
REPRESENTING: THE LEUKEMIA & LYMPHOMA SOCIETY		TITLE: REGIONAL DIRECTOR, STATE GOVERNMENT AFFAIRS	
ADDRESS: 6021 CARROLLTON AVE			
CITY: INDIANAPOLIS		STATE: IN	ZIP: 46220
EMAIL: dave.almeida@lls.org	ATTENDANCE: Written	SUBMIT DATE: 1/17/2024 1:52 PM	

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January 17, 2024
 The Honorable Mike Haffner
 Chair, Committee on Agricultural Policy
 Missouri General Assembly
 201 W. Capitol Ave. Jefferson City, MO 65101
 Dear Chair Haffner: The Leukemia & Lymphoma Society (LLS) appreciates the opportunity to comment on HB 2082, legislation allowing the Missouri Farm Bureau to create a health benefit product for its members. Our mission is to cure leukemia, lymphoma, Hodgkin's disease, and myeloma and improve the quality of life of people living with blood cancer, and their families. We support proposals that improve access, cost and quality of health insurance coverage, but there are better answers than the products HB 2082 would allow. Missouri consumers deserve health coverage that delivers a stable, high-quality product they can afford to use when illness strikes. It should include a full benefit set to protect people when they become sick and should be available regardless of one's medical history to prevent discrimination. Good coverage should also be properly regulated to ensure that customers' financial and medical interests are protected. The products allowed under HB 2082 would fall troublingly short of these measures. A partial list of LLS' concerns includes:- Nearly 2 in 3 farmers have pre-existing conditions , but these products would not be required to accept people with pre-existing conditions . If people with pre-existing conditions are accepted, they could be charged a higher premium and not have coverage for care related to their pre-existing conditions. - These new products would not have to limit annual and lifetime out-of-pocket costs and could put caps on key benefits. This could leave patients with massive medical bills or force them to forgo needed treatment. - Consumers would also face the risk of rescission, the practice of retroactively canceling coverage or payment for services based on a person's medical history.- These products would have no oversight from the state Department of Insurance. LLS supports innovative efforts to improve health coverage affordability and access, but not if these efforts compromise the ability of blood cancer patients to receive the care they need. Please do not advance HB 2082 to ensure that Missouri consumers can rely on high quality standards and strong consumer protections in their health coverage. Sincerely, J. David Almeida
 Region Director, State Government Affairs
 The Leukemia & Lymphoma Society
 dave.almeida@lls.org
 Cc: Members of the Missouri House Committee on Agriculture Policy



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WITNESS NAME			
BUSINESS/ORGANIZATION:			
WITNESS NAME: EMILY KALMIR		PHONE NUMBER: 314-455-8657	
BUSINESS/ORGANIZATION NAME: AMERICAN CANCER SOCIETY - CANCER ACTION NETWORK		TITLE: MISSOURI GOVERNMENT RELATIONS - DIRECTOR	
ADDRESS: 1001 CRAIG RD.			
CITY: ST. LOUIS		STATE: MO	ZIP:
EMAIL:	ATTENDANCE:	SUBMIT DATE: 1/18/2024 12:00 AM	
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MISSOURI HOUSE OF REPRESENTATIVES
WITNESS APPEARANCE FORM

BILL NUMBER: HB 2082		DATE: 1/18/2024	
COMMITTEE: Agriculture Policy			
TESTIFYING: <input type="checkbox"/> IN SUPPORT OF <input checked="" type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES			
WITNESS NAME			
REGISTERED LOBBYIST:			
WITNESS NAME: MATT PROKOP		PHONE NUMBER: 402-826-7494	
REPRESENTING: ALS ASSOCIATION		TITLE: MANAGING DIRECTOR, ADVOCACY	
ADDRESS: 1300 WILSON BOULEVARD, SUITE 600			
CITY: ARLINGTON		STATE: VA	ZIP: 22209
EMAIL: matt.prokop@als.org	ATTENDANCE: Written	SUBMIT DATE: 1/17/2024 2:55 PM	

THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.

Dear Chair Haffner and members of the Agriculture Policy Committee, On behalf of The ALS Association and the 462 people living with ALS served annually in Missouri, we urge you to oppose HB 2082 in an effort to protect Missourians from substandard and discriminatory health coverage. ALS, or amyotrophic lateral sclerosis is a progressive neurodegenerative disease that affects the nerve cells responsible for controlling voluntary muscle movement. It is a devastating condition that leads to the gradual loss of muscle function, eventually rendering individuals unable to speak, eat, or breathe independently. Those living with ALS and their caregivers also face significant financial burdens. The estimated annual out of pockets costs for care for patients with ALS is \$250,000. People living with ALS and their families must have health care that is accessible, affordable, adequate, and understandable. The ALS Association is committed to fighting for people living with ALS on every front to break down barriers to health care, benefits, and support services. Allowing unregulated health plans to be sold in the state of Missouri would be problematic to patients living with ALS and other serious health conditions in the following ways:• These plans are known to offer minimal coverage and for frivolous denials. • Premiums can be based on medical conditions/history which lead to higher costs. • Consumer protections do not have to be provided. • These plans do not have to comply with limits for out-of-pocket costs. Opening the door to substandard coverage for patients with serious conditions like ALS will not lead to better health outcomes and risks leaving vulnerable Missourians on the hook with crippling medical debt. Should you require further information or wish to discuss this matter, please do not hesitate to contact me at matt.prokop@als.org. We appreciate you taking time to read our testimony and ask the committee to oppose HB 2082. Sincerely, Matt Prokop, Managing Director, Advocacy



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WITNESS NAME			
REGISTERED LOBBYIST:			
WITNESS NAME: MAURA GRAY		PHONE NUMBER: 314-596-1418	
REPRESENTING: AMERICAN HEART ASSOCIATION		TITLE:	
ADDRESS: 12400 OLIVE BLVD			
CITY: CREVE COEUR, MO		STATE: MO	ZIP: 63141
EMAIL: maura.gray@heart.org	ATTENDANCE: In-Person	SUBMIT DATE: 1/16/2024 2:49 PM	

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The American Heart Association represents millions of patients. And in doing so, we oppose this legislation for several reasons:- By being written out of current standards, patients lose their protections:o These plans are not required to cover routine benefits – things like preventive care, which is essential to screening for cardiovascular disease - does not have to be included. o These plans can deny you coverage based on a pre-existing condition. And what happens if a consumer has to reapply for a new policy to extend coverage? That could technically be considered a new plan. So, medical conditions you received care for under the first plan may be considered pre-existing under the second plan and those treatments will not be covered.o Filling prescriptions is the most common interaction people have with their health insurance yet, prescription drugs are not required to be covered. Even if the plan does have a prescription benefit, these plans do not cover pre-existing conditions, so if your prescriptions are to treat a pre-existing condition like a heart attack or diabetes, then they likely will not be covered.



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WITNESS NAME			
REGISTERED LOBBYIST:			
WITNESS NAME: MICHAEL HENDERSON		PHONE NUMBER: 573-893-4241	
REPRESENTING: MISSOURI INSURANCE COALITION		TITLE: GENERAL COUNSEL AND GOVERNMENT AFFAIRS DIRECTOR	
ADDRESS: 220B E HIGH ST			
CITY: JEFFERSON CITY		STATE: MO	ZIP: 65109
EMAIL: mike@moinsurancecoalition.com	ATTENDANCE: In-Person	SUBMIT DATE: 1/17/2024 10:19 PM	
THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo. The Missouri Insurance Coalition opposes HB 2082.			



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WITNESS NAME			
REGISTERED LOBBYIST:			
WITNESS NAME: SHANNON COOPER		PHONE NUMBER: 660-890-1432	
REPRESENTING: AMERICA's HEALTH INSURANCE PLANS, BLUE CROSS BLUE SHIELD OF KC		TITLE:	
ADDRESS: 208 MADISON			
CITY: JEFFERSON CITY		STATE: MO	ZIP: 65101
EMAIL:	ATTENDANCE:	SUBMIT DATE: 1/18/2024 12:00 AM	
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WITNESS NAME			
REGISTERED LOBBYIST:			
WITNESS NAME: ROB MONSEES		PHONE NUMBER: 573-999-9652	
REPRESENTING: MISSOURI HOSPITAL ASSOCIATION		TITLE:	
ADDRESS: PO BOX 60			
CITY: JEFFERSON CITY		STATE: MO	ZIP: 65102
EMAIL:	ATTENDANCE:	SUBMIT DATE: 1/18/2024 12:00 AM	
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