



MISSOURI HOUSE OF REPRESENTATIVES  
**WITNESS APPEARANCE FORM**

BILL NUMBER: <b>HB 366</b>		DATE: <b>2/25/2025</b>	
COMMITTEE: <b>Health and Mental Health</b>			
<b>TESTIFYING:</b> <input checked="" type="checkbox"/> IN SUPPORT OF <input type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES			
<b>WITNESS NAME</b>			
<b>BUSINESS/ORGANIZATION:</b>			
WITNESS NAME: <b>ALFRED BRANDT</b>		PHONE NUMBER: <b>573-680-9564</b>	
BUSINESS/ORGANIZATION NAME: <b>MISSOURI DAIRY</b>		TITLE: <b>EXECUTIVE DIRECTOR</b>	
ADDRESS: <b>269 SWAN CREEK LANE</b>			
CITY: <b>LINN</b>		STATE: <b>MO</b>	ZIP: <b>65051</b>
EMAIL:	ATTENDANCE:	SUBMIT DATE: <b>2/25/2025 12:00 AM</b>	

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<b>WITNESS NAME</b>			
<b>BUSINESS/ORGANIZATION:</b>			
WITNESS NAME: <b>BEN SANDERS</b>		PHONE NUMBER: <b>931-388-7872</b>	
BUSINESS/ORGANIZATION NAME: <b>FARM BUREAU - TENNESSEE</b>		TITLE: <b>GOVERNMENTAL AFFAIRS</b>	
ADDRESS: <b>PO BOX 998</b>			
CITY: <b>COLUMBIA</b>		STATE: <b>TN</b>	ZIP: <b>38402</b>
EMAIL:	ATTENDANCE:	SUBMIT DATE: <b>2/25/2025 12:00 AM</b>	
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<b>WITNESS NAME</b>			
<b>REGISTERED LOBBYIST:</b>			
WITNESS NAME: <b>BEN TRAVLOS</b>		PHONE NUMBER: <b>573-635-3819</b>	
REPRESENTING: <b>MISSOURI SOYBEAN ASSOCIATION</b>		TITLE:	
ADDRESS: <b>734 SOUTH COUNTRY CLUB DRIVE</b>			
CITY: <b>JEFFERSON CITY</b>		STATE: <b>MO</b>	ZIP: <b>65109</b>
EMAIL:	ATTENDANCE:	SUBMIT DATE: <b>2/25/2025 12:00 AM</b>	
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<b>WITNESS NAME</b>			
<b>INDIVIDUAL:</b>			
WITNESS NAME: <b>BRYANT KAGAY</b>		PHONE NUMBER:	
BUSINESS/ORGANIZATION NAME:		TITLE:	
ADDRESS:			
CITY:		STATE:	ZIP:
EMAIL:	ATTENDANCE:		SUBMIT DATE: <b>2/25/2025 12:00 AM</b>
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<b>WITNESS NAME</b>			
<b>INDIVIDUAL:</b>			
WITNESS NAME: <b>CHRIS BRUNDICK</b>		PHONE NUMBER:	
BUSINESS/ORGANIZATION NAME:		TITLE:	
ADDRESS:			
CITY:		STATE:	ZIP:
EMAIL:	ATTENDANCE:		SUBMIT DATE: <b>2/25/2025 12:00 AM</b>
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<b>WITNESS NAME</b>			
<b>BUSINESS/ORGANIZATION:</b>			
WITNESS NAME: <b>DYLAN BOLING</b>		PHONE NUMBER: <b>573-893-4181</b>	
BUSINESS/ORGANIZATION NAME: <b>MISSOURI CORN GROWERS ASSOCIATION</b>		TITLE: <b>FARMER</b>	
ADDRESS: <b>3118 EMERALD LANE</b>			
CITY: <b>JEFFERSON CITY</b>		STATE: <b>MO</b>	ZIP: <b>65109</b>
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<b>WITNESS NAME</b>			
<b>REGISTERED LOBBYIST:</b>			
WITNESS NAME: <b>GARRETT HAWKINS</b>		PHONE NUMBER: <b>573-893-1700</b>	
REPRESENTING: <b>MISSOURI FARM BUREAU</b>		TITLE:	
ADDRESS: <b>701 S. COUNTRY CLUB DRIVE</b>			
CITY: <b>JEFFERSON CITY</b>		STATE: <b>MO</b>	ZIP: <b>65101</b>
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<b>WITNESS NAME</b>			
<b>REGISTERED LOBBYIST:</b>			
WITNESS NAME: <b>JAMES HARRIS</b>		PHONE NUMBER: <b>573-761-7875</b>	
REPRESENTING: <b>FGA ACTION</b>		TITLE:	
ADDRESS: <b>122 E HIGH STREET, SUITE 200</b>			
CITY: <b>JEFFERSON CITY</b>		STATE: <b>MO</b>	ZIP: <b>65101</b>
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<b>WITNESS NAME</b>			
<b>REGISTERED LOBBYIST:</b>			
WITNESS NAME: <b>MIKE SUTHERLAND</b>		PHONE NUMBER:	
REPRESENTING: <b>ASSOCIATION OF MISSOURI ELECTRIC COOPERATIVES</b>		TITLE:	
ADDRESS: <b>2722 MCCARTY STREET</b>			
CITY: <b>JEFFERSON CITY</b>		STATE: <b>MO</b>	ZIP: <b>65102</b>
EMAIL:	ATTENDANCE:	SUBMIT DATE: <b>2/25/2025 12:00 AM</b>	
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<b>WITNESS NAME</b>			
<b>INDIVIDUAL:</b>			
WITNESS NAME: <b>RICH ROVAK</b>		PHONE NUMBER:	
BUSINESS/ORGANIZATION NAME:		TITLE:	
ADDRESS:			
CITY:		STATE:	ZIP:
EMAIL:	ATTENDANCE:		SUBMIT DATE: <b>2/25/2025 12:00 AM</b>
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<b>WITNESS NAME</b>			
<b>INDIVIDUAL:</b>			
WITNESS NAME: <b>THEO RIECKHOFF</b>		PHONE NUMBER:	
BUSINESS/ORGANIZATION NAME:		TITLE:	
ADDRESS:			
CITY:		STATE:	ZIP:
EMAIL:	ATTENDANCE:		SUBMIT DATE: <b>2/25/2025 12:00 AM</b>
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<b>WITNESS NAME</b>			
<b>REGISTERED LOBBYIST:</b>			
WITNESS NAME: <b>ANNA MEYER</b>		PHONE NUMBER: <b>314-446-4156</b>	
REPRESENTING: <b>NATIONAL MULTIPLE SCLEROSIS SOCIETY</b>		TITLE: <b>DIRECTOR OF ADVOCACY</b>	
ADDRESS: <b>10420 OLD OLIVE STREET RD</b>			
CITY: <b>ST. LOUIS</b>		STATE: <b>MO</b>	ZIP: <b>63141</b>
EMAIL: <b>anna.meyer@nmss.org</b>	ATTENDANCE: <b>Written</b>		SUBMIT DATE: <b>2/25/2025 10:14 AM</b>

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Dear Chair Stinett and Health and Mental Health Committee Members, Thank you for this opportunity to comment on HB 366 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 366 will have on individuals living with MS and their families. Because HB 366 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, 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 36-38 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 366 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  
Director of Advocacy  
National Multiple Sclerosis Society  
[anna.meyer@nmss.org](mailto:anna.meyer@nmss.org) 314-446-4156



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<b>WITNESS NAME</b>			
<b>INDIVIDUAL:</b>			
WITNESS NAME: <b>ARNIE C."HONEST-ABE" DIENOFF-STATE PUBLIC ADVOCATE</b>		PHONE NUMBER:	
BUSINESS/ORGANIZATION NAME:		TITLE:	
ADDRESS:			
CITY:		STATE:	ZIP:
EMAIL: <b>arniedienoff@yahoo.com</b>	ATTENDANCE: <b>In-Person</b>		SUBMIT DATE: <b>2/25/2025 11:55 PM</b>

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**I Oppose this Bill. The Farm Bureau and other Co-Op Health Organizations NEED to Follow Rules and Regulations.**



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<b>WITNESS NAME</b>			
<b>BUSINESS/ORGANIZATION:</b>			
WITNESS NAME: <b>DAVE ALMEIDA</b>		PHONE NUMBER: <b>803-546-6379</b>	
BUSINESS/ORGANIZATION NAME: <b>THE LEUKEMIA &amp; LYMPHOMA SOCIETY</b>		TITLE: <b>REGIONAL DIRECTOR, STATE GOVERNMENT AFFAIRS</b>	
ADDRESS: <b>6021 CARROLLTON AVE</b>			
CITY: <b>INDIANAPOLIS</b>		STATE: <b>IN</b>	ZIP: <b>46220</b>
EMAIL: <b>dave.almeida@lls.org</b>	ATTENDANCE: <b>Written</b>	SUBMIT DATE: <b>2/24/2025 12:07 PM</b>	
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The Leukemia & Lymphoma Society serves hundreds of Missouri blood cancer patients and their families. We are concerned about the risks unregulated Farm Bureau 'health' plans pose to people facing blood cancer. Farm Bureau plans can turn away people with pre-existing conditions, charge them higher premiums, or deny them coverage for known medical conditions. People who buy Farm Bureau plans are often unaware that they cap benefits for hospitalization and prescription drugs and put lifetime limits on coverage. That means patients are out of luck if their treatment costs too much. State and federal laws prevent health plans from cutting corners like this for good reason. Missourians deserve peace of mind when it comes to health insurance. They shouldn't have to worry about whether their health plan will protect them when illness strikes. We strongly urge lawmakers to reject HB 366, the push to sell sub-standard health plans to people who deserve – and have come to count on – strong consumer protections.



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<b>WITNESS NAME</b>			
<b>REGISTERED LOBBYIST:</b>			
WITNESS NAME: <b>EMILY KALMAR</b>		PHONE NUMBER: <b>314-455-8657</b>	
REPRESENTING: <b>AMERICAN CANCER SOCIETY CANCER ACTION NETWORK</b>		TITLE:	
ADDRESS: <b>1001 CRAIG RD SUITE 330</b>			
CITY: <b>CREVE COEUR</b>		STATE: <b>MO</b>	ZIP: <b>63146</b>
EMAIL:	ATTENDANCE:	SUBMIT DATE: <b>2/25/2025 12:00 AM</b>	
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<b>WITNESS NAME</b>			
<b>REGISTERED LOBBYIST:</b>			
WITNESS NAME: <b>HAMPTON WILLIAMS</b>		PHONE NUMBER: <b>417-793-0675</b>	
REPRESENTING: <b>MISSOURI INSURANCE COALITION</b>		TITLE:	
ADDRESS: <b>220 W. HIGH STREET, SUITE B</b>			
CITY: <b>JEFFERSON CITY</b>		STATE: <b>MO</b>	ZIP: <b>65101</b>
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<b>WITNESS NAME</b>			
<b>REGISTERED LOBBYIST:</b>			
WITNESS NAME: <b>MAURA PATEL</b>		PHONE NUMBER:	
REPRESENTING: <b>AMERICAN HEART ASSOCIATION</b>		TITLE: <b>REGION SR. GOVERNMENT RELATIONS LEAD</b>	
ADDRESS:			
CITY: <b>ST. LOUIS</b>		STATE: <b>MO</b>	ZIP: <b>63130</b>
EMAIL: <b>Maura.Gray@heart.org</b>	ATTENDANCE: <b>In-Person</b>		SUBMIT DATE: <b>2/24/2025 7:10 PM</b>
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Typically, the American Heart Association would be testifying in support of increased access to care. However, we support affordable, quality health insurance. Page 2, lines 18-20 clearly state: “contracts for health care benefits provided by a qualified membership organization to a natural person in accordance with this section shall not be considered insurance under the laws of this state.” So, on behalf of thousands of heart patients in Missouri I want you to consider a few things:- These plans are not required to cover even routine benefits – things like preventive care, which is essential to screening for cardiovascular disease. - 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.- 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. Our organization, alongside many others, fought and still fights to protect all of us from predatory practices and ensure adequate coverage. Now, groups like the Missouri Farm Bureau are looking to skirt those protections by creating loopholes in statute. Please oppose HB 366.



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<b>WITNESS NAME</b>			
<b>BUSINESS/ORGANIZATION:</b>			
WITNESS NAME: <b>NICHOLAS TELESKO</b>		PHONE NUMBER: <b>571-483-1593</b>	
BUSINESS/ORGANIZATION NAME: <b>MISSOURI ONCOLOGY SOCIETY; ASSOCIATION FOR CLINICAL ONCOLOGY</b>		TITLE: <b>SPECIALIST, STATE ADVOCACY</b>	
ADDRESS:			
CITY: <b>ALEXANDRIA</b>		STATE: <b>VA</b>	ZIP: <b>22314</b>
EMAIL: <b>nicholas.telesco@asco.org</b>	ATTENDANCE: <b>Written</b>		SUBMIT DATE: <b>2/24/2025 12:05 PM</b>
<b>THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.</b>			

Dear Chair Stinnett and Members of the House Health and Mental Health Committee, The Missouri Oncology Society (MOS) and the Association for Clinical Oncology (ASCO) write to express concern with HB 366, a bill that would allow qualified membership organizations, such as 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 an organization representing physicians who care for people with cancer. With over 50,000 members, our core mission is to ensure that cancer patients have meaningful access to high-quality 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 366 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 366 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. Specifically, these plans put individuals with cancer at risk for denial of coverage due to pre-existing condition limitations and often lack coverage for evidence-based cancer screenings. We are united in the opinion that increasing proliferation of 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 Jenn Brunelle at ASCO at [Jennifer.Brunelle@asco.org](mailto:Jennifer.Brunelle@asco.org). Sincerely, Yifan Tu, MD

Eric P.

Winer, MD, FASCO President

Chair of the Board Missouri Oncology Society  
Association for Clinical Oncology



MISSOURI HOUSE OF REPRESENTATIVES  
**WITNESS APPEARANCE FORM**

BILL NUMBER: <b>HB 366</b>		DATE: <b>2/25/2025</b>	
COMMITTEE: <b>Health and Mental Health</b>			
<b>TESTIFYING:</b> <input type="checkbox"/> IN SUPPORT OF <input checked="" type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES			
<b>WITNESS NAME</b>			
<b>REGISTERED LOBBYIST:</b>			
WITNESS NAME: <b>SHANNON COOPER</b>		PHONE NUMBER: <b>660-890-1432</b>	
REPRESENTING: <b>BLUE CROSS BLUE SHIELD OF KANSAS CITY</b>		TITLE:	
ADDRESS: <b>208 MADISON STREET</b>			
CITY: <b>JEFFERSON CITY</b>		STATE: <b>MO</b>	ZIP: <b>65101</b>
EMAIL:	ATTENDANCE:	SUBMIT DATE: <b>2/25/2025 12:00 AM</b>	
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<b>TESTIFYING:</b> <input type="checkbox"/> IN SUPPORT OF <input type="checkbox"/> IN OPPOSITION TO <input checked="" type="checkbox"/> FOR INFORMATIONAL PURPOSES			
<b>WITNESS NAME</b>			
<b>BUSINESS/ORGANIZATION:</b>			
WITNESS NAME: <b>BRANDON KOCH</b>		PHONE NUMBER: <b>573-893-4241</b>	
BUSINESS/ORGANIZATION NAME: <b>MISSOURI INSURANCE COALITION</b>		TITLE:	
ADDRESS: <b>220 EAST HIGH STREET</b>			
CITY: <b>JEFFERSON CITY</b>		STATE: <b>MO</b>	ZIP: <b>65101</b>
EMAIL:	ATTENDANCE:	SUBMIT DATE: <b>2/25/2025 12:00 AM</b>	
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<b>WITNESS NAME</b>			
<b>REGISTERED LOBBYIST:</b>			
WITNESS NAME: <b>ROB MONSEES</b>		PHONE NUMBER: <b>573-999-9652</b>	
REPRESENTING: <b>MISSOURI HOSPITAL ASSOCIATION</b>		TITLE:	
ADDRESS: <b>PO BOX 60</b>			
CITY: <b>JEFFERSON CITY</b>		STATE: <b>MO</b>	ZIP: <b>65102</b>
EMAIL:	ATTENDANCE:	SUBMIT DATE: <b>2/25/2025 12:00 AM</b>	
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