



MISSOURI HOUSE OF REPRESENTATIVES
WITNESS APPEARANCE FORM

BILL NUMBER: HB 2596		DATE: 1/22/2026	
COMMITTEE: Health and Mental Health			
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: CHRIS LEY		PHONE NUMBER:	
BUSINESS/ORGANIZATION NAME:		TITLE:	
ADDRESS:			
CITY:		STATE:	ZIP:
EMAIL:	ATTENDANCE: Written	SUBMIT DATE: 1/21/2026 9:36 AM	
THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.			

Dear Members of the House Health Committee,

My name is Chris Ley, and I serve as Executive Director of the Kirkwood–Des Peres Area Chamber of Commerce.

I am writing in support of HB 2596, which expands eligibility for MEWAs while reinforcing financial safeguards that protect the long-term strength of Chamber Benefit Plans across Missouri.

Small businesses continue to face real pressure when it comes to offering health coverage. Many lack the scale needed to access affordable plans in the traditional market. The Chamber Benefit Plan helps close that gap. It allows small employers to compete for talent, support employee well-being, and remain stable contributors to their local economies.

HB 2596 moves this effort forward. It broadens access so more small businesses can participate, while maintaining the fiscal protections necessary to keep these plans sound and dependable. That balance matters. It protects employers, employees, and the system itself.

From my work with member businesses every day, I can say with confidence that affordable and predictable health coverage is not a luxury. It is a requirement for growth, retention, and long-term success.

On behalf of our Chamber and the small businesses we serve, I urge your support of HB 2596.

Thank you for your time, your leadership, and your commitment to Missouri’s business community.

Respectfully,

Chris
 Executive Director
 Kirkwood–Des Peres Area Chamber of Commerce



MISSOURI HOUSE OF REPRESENTATIVES
WITNESS APPEARANCE FORM

BILL NUMBER: HB 2596		DATE: 1/22/2026
COMMITTEE: Health and Mental Health		
TESTIFYING: <input checked="" type="checkbox"/> IN SUPPORT OF <input type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES		
WITNESS NAME		
BUSINESS/ORGANIZATION:		
WITNESS NAME: GARY PLUMMER		PHONE NUMBER: 573-638-3580
BUSINESS/ORGANIZATION NAME: JEFFERSON CITY AREA CHAMBER OF COMMERCE		TITLE: PRESIDENT/CEO
ADDRESS: 213 ADAMS		
CITY: JEFFERSON CITY		STATE: MO
		ZIP: 65101
EMAIL: garyplummer@jcchamber.org	ATTENDANCE: Written	SUBMIT DATE: 1/21/2026 4:14 PM

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

The Jefferson City Area Chamber of Commerce has been a long time participant in the Chamber Benefit Plan. It's critical because it allows our members to offer quality health insurance at rates that are typically available only to larger employers. Making health insurance affordable helps small businesses attract and retain employees.



MISSOURI HOUSE OF REPRESENTATIVES
WITNESS APPEARANCE FORM

BILL NUMBER: HB 2596		DATE: 1/22/2026	
COMMITTEE: Health and Mental Health			
TESTIFYING: <input checked="" type="checkbox"/> IN SUPPORT OF <input type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES			
WITNESS NAME			
BUSINESS/ORGANIZATION:			
WITNESS NAME: JAN HAVILAND		PHONE NUMBER: 573-897-3672	
BUSINESS/ORGANIZATION NAME: HAVILAND CORPORATION		TITLE: PRESIDENT/CEO	
ADDRESS: 200 HWY U			
CITY: LINN		STATE: MO	ZIP: 65051
EMAIL:	ATTENDANCE:	SUBMIT DATE: 1/22/2026 12:00 AM	
THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.			



MISSOURI HOUSE OF REPRESENTATIVES
WITNESS APPEARANCE FORM

BILL NUMBER: HB 2596		DATE: 1/22/2026	
COMMITTEE: Health and Mental Health			
TESTIFYING: <input checked="" type="checkbox"/> IN SUPPORT OF <input type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES			
WITNESS NAME			
REGISTERED LOBBYIST:			
WITNESS NAME: KARA CORCHES		PHONE NUMBER: 573-634-3511	
REPRESENTING: MISSOURI CHAMBER OF COMMERCE		TITLE:	
ADDRESS: 428 E. CAPITOL			
CITY: JEFFERSON CITY		STATE: MO	ZIP: 65101
EMAIL:	ATTENDANCE:	SUBMIT DATE: 1/22/2026 12:00 AM	
THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.			



MISSOURI HOUSE OF REPRESENTATIVES
WITNESS APPEARANCE FORM

BILL NUMBER: HB 2596		DATE: 1/22/2026
COMMITTEE: Health and Mental Health		
TESTIFYING: <input checked="" type="checkbox"/> IN SUPPORT OF <input type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES		
WITNESS NAME		
BUSINESS/ORGANIZATION:		
WITNESS NAME: LUKE HOLTSCHEIDER		PHONE NUMBER:
BUSINESS/ORGANIZATION NAME: JEFFERSON CITY REGIONAL ECONOMIC PARTNERSHIP		TITLE: PRESIDENT
ADDRESS: 630 BOLIVAR STREET, SUITE 202		
CITY: JEFFERSON CITY		STATE: MO
		ZIP: 65101
EMAIL: lukeholtshneider@jcrep.org	ATTENDANCE: Written	SUBMIT DATE: 1/22/2026 2:41 PM

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

My name is Luke Holtshneider, and I serve as President of the Jefferson City Regional Economic Partnership. I am writing to express our support for HB 2596.

The Jefferson City Regional Economic Partnership was created in 2021 to support regional economic growth and collaboration. As a small organization with a staff of only three, providing competitive, sustainable employee benefits has been one of our greatest operational challenges. Traditional insurance options available on the open market were largely cost-prohibitive and unsustainable for an organization of our size.

Access to health insurance options through the Missouri Chamber Federation was critical to our ability to offer coverage at all. Without these plan options, it would have been extremely difficult, if not impossible, for our organization to attract and retain qualified professionals while remaining fiscally responsible. For small employers like ours, these plans are not a luxury; they are essential to organizational stability and workforce continuity.

Beyond our own experience, this legislation supports broader economic goals for Missouri. When small employers can offer competitive benefits, they are better positioned to retain talent, reduce turnover, and remain rooted in their communities. This stability strengthens local economies, supports workforce participation, and allows mission-driven organizations to focus their limited resources on service and growth rather than administrative burden.

For these reasons, the Jefferson City Regional Economic Partnership supports HB 2596.



MISSOURI HOUSE OF REPRESENTATIVES
WITNESS APPEARANCE FORM

BILL NUMBER: HB 2596		DATE: 1/22/2026
COMMITTEE: Health and Mental Health		
TESTIFYING: <input checked="" type="checkbox"/> IN SUPPORT OF <input type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES		
WITNESS NAME		
BUSINESS/ORGANIZATION:		
WITNESS NAME: SCOTT TATE		PHONE NUMBER: 636-946-0633
BUSINESS/ORGANIZATION NAME: ST. CHARLES REGIONAL CHAMBER		TITLE: PRESIDENT & CEO
ADDRESS: 5988 MID RIVERS MALL DRIVE		
CITY: ST. CHARLES		STATE: MO
		ZIP: 63304
EMAIL: Scott@StCharlesRegionalChamber.com	ATTENDANCE: Written	SUBMIT DATE: 1/22/2026 10:57 AM

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

Chair and Members of the Committee:

Thank you for the opportunity to share my support for House Bill 2596.

I am testifying on behalf of St. Charles Regional Chamber, which participates in the Missouri Federation's Chamber Benefit Plan, a Multiple Employer Welfare Arrangement (MEWA) that allows small businesses to pool together to offer affordable, high-quality health coverage to their employees.

This plan has been especially beneficial for small businesses in St. Charles County. Of our 806 investor-level members, 133 are currently insured through the Chamber Benefit Plan, representing 16.5% of our investor membership. For many of these employers, this plan provides one of the few realistic options to offer competitive health benefits to their employees.

HB 2596 modernizes Missouri's MEWA framework by expanding eligibility so more small businesses can participate, while also strengthening financial safeguards to ensure these plans remain stable and responsible. These updates protect employers and employees alike and help preserve a proven benefit option that supports workforce recruitment and retention.

For these reasons, I respectfully urge the Committee to support HB 2596 and move the bill forward.

Thank you for your consideration.



MISSOURI HOUSE OF REPRESENTATIVES
WITNESS APPEARANCE FORM

BILL NUMBER: HB 2596		DATE: 1/22/2026
COMMITTEE: Health and Mental Health		
TESTIFYING: <input checked="" type="checkbox"/> IN SUPPORT OF <input type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES		
WITNESS NAME		
BUSINESS/ORGANIZATION:		
WITNESS NAME: SHEILA THOMAS		PHONE NUMBER: 417-739-2564
BUSINESS/ORGANIZATION NAME: TABLE ROCK LAKE CHAMBER OF COMMERCE		TITLE: PRESIDENT/CEO
ADDRESS: 16407 STATE HWY. 13		
CITY: BRANSON WEST		STATE: MO
		ZIP: 65737
EMAIL: sthomas@visittablerocklake.com	ATTENDANCE: Written	SUBMIT DATE: 1/21/2026 2:38 PM

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

We have participated in the Chamber Benefit Plan since its inception.

The plan is critical because it allows us and our small business Chamber members to offer quality health insurance at rates typically available only to much larger employers.

Offering affordable health coverage helps us:

1. Recruit and retain employees
2. Keep our workforce healthy and productive

Small and family-owned businesses often face higher costs and fewer health insurance options than large employers, making coverage harder to provide.

We support this legislation because it expands access to affordable coverage like the Chamber Benefit Plan for small businesses, strengthening Missouri's workforce and economy.



MISSOURI HOUSE OF REPRESENTATIVES
WITNESS APPEARANCE FORM

BILL NUMBER: HB 2596		DATE: 1/22/2026	
COMMITTEE: Health and Mental Health			
TESTIFYING: <input checked="" type="checkbox"/> IN SUPPORT OF <input type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES			
WITNESS NAME			
BUSINESS/ORGANIZATION:			
WITNESS NAME: TAMARA TATEOSIAN		PHONE NUMBER: 573-270-9868	
BUSINESS/ORGANIZATION NAME: CALLAWAY CHAMBER OF COMMERCE		TITLE:	
ADDRESS: 510 MARKET ST.			
CITY: FULTON		STATE: MO	ZIP: 65251
EMAIL:	ATTENDANCE:	SUBMIT DATE: 1/22/2026 12:00 AM	
THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.			



MISSOURI HOUSE OF REPRESENTATIVES
WITNESS APPEARANCE FORM

BILL NUMBER: HB 2596		DATE: 1/22/2026	
COMMITTEE: Health and Mental Health			
TESTIFYING: <input checked="" type="checkbox"/> IN SUPPORT OF <input type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES			
WITNESS NAME			
BUSINESS/ORGANIZATION:			
WITNESS NAME: TORI MERCADO		PHONE NUMBER: 417-862-5567	
BUSINESS/ORGANIZATION NAME: SPRINGFIELD AREA CHAMBER OF COMMERCE		TITLE: PUBLIC AFFAIRS MANAGER	
ADDRESS: 202 S JOHN Q HAMMONS PARKWAY			
CITY: SPRINGFIELD		STATE: MO	ZIP: 65806
EMAIL: tmercado@springfieldchamber.com	ATTENDANCE: Written	SUBMIT DATE: 1/21/2026 3:30 PM	
THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.			

Dear Chairwoman Stinnett and members of the House Committee on Health and Mental Health:

On behalf of the Springfield Area Chamber of Commerce and our more than 1,500 member businesses, we write in support of HB 2596, sponsored by Representative McGaugh.

Access to affordable and reliable healthcare coverage is a critical factor in workforce recruitment, retention, and overall business competitiveness. Multiple employer self-insured health plans offer an important coverage option for small and mid-sized employers, and this legislation helps ensure these plans operate within a clear and modern regulatory framework that promotes stability and sustainability. More than 275 Springfield Chamber member businesses currently utilize this type of plan to provide healthcare coverage for their employees, underscoring the importance of a predictable and well-structured regulatory environment.

By establishing clear standards for loss reserves and surplus accounts, HB 2596 helps protect plan participants and supports the long-term stability of these health benefit plans. These updates reinforce sound financial practices while preserving access to employer-driven health coverage options.

For Missouri employers, particularly those facing rising healthcare costs and ongoing workforce challenges, this legislation provides greater clarity, predictability, and stability. These improvements will help businesses continue offering competitive benefits that support employee wellbeing and strengthen Missouri's overall business climate.

We appreciate your consideration and respectfully encourage your support of HB 2596.

Sincerely,

Matt Morrow
 President and CEO
 Springfield Area Chamber of Commerce



MISSOURI HOUSE OF REPRESENTATIVES
WITNESS APPEARANCE FORM

BILL NUMBER: HB 2596		DATE: 1/22/2026	
COMMITTEE: Health and Mental Health			
TESTIFYING: <input type="checkbox"/> IN SUPPORT OF <input checked="" type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES			
WITNESS NAME			
INDIVIDUAL:			
WITNESS NAME: SARAH BERRY		PHONE NUMBER:	
BUSINESS/ORGANIZATION NAME:		TITLE:	
ADDRESS:			
CITY:		STATE:	ZIP:
EMAIL:	ATTENDANCE: Written	SUBMIT DATE: 1/21/2026 9:52 AM	

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

This bill materially weakens the financial safeguards governing multiple employer self-insured health plans, which are among the highest-risk structures in the health insurance marketplace. By repealing and restructuring reserve and surplus requirements, HB 2596 reduces protections that exist specifically to prevent insolvency, unpaid claims, and downstream harm to workers and small employers.

Multiple employer self-insured plans lack the backstops present in fully insured arrangements. When such plans fail—as history repeatedly shows they do—employees are left with unpaid medical claims, employers face sudden assessments, and providers absorb uncompensated care.

The current statutory framework exists precisely because these failures impose real economic and human costs.

HB 2596 replaces experience-based surplus standards with a flat dollar floor or reduced risk-based capital threshold, which may be insufficient for plans covering multiple employers with heterogeneous risk profiles. This creates a false sense of security while increasing the probability of catastrophic shortfalls during high-cost claim periods or economic stress.

Additionally, the bill shifts risk downward—away from plan sponsors and administrators and onto employees and small businesses that lack the resources to absorb unexpected coverage collapses. That is not market flexibility; it is regulatory abdication.

Missouri should be strengthening oversight of self-insured arrangements, not loosening it. If reforms are warranted, they should increase transparency, actuarial rigor, and enforcement—not reduce capital buffers that exist to protect working families.

For these reasons, HB 2596 should be rejected.