

**Testimony in support of SB 32 (Written Only):
Exempting certain non-insurance healthcare benefits from the commissioner's jurisdiction.
House Insurance Committee**

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Thank you for the opportunity to provide written only testimony in support of SB 32, my name is Josh Roe and I am with the Kansas Corn Growers Association (KCGA). KCGA represents more than 1,000 members on state and national levels on legislative and regulatory issues and actively works with other organizations to maximize the voice of Kansas corn producers.

Our members have been faced with declining net farm incomes not seen since the farm crisis in the 1980's coupled with health insurance costs that have quadrupled in many cases in just the past five years. It is common for us to interact with members that pay \$20,000 in annual health insurance premiums for their families in order to purchase policies that cover little more than catastrophic events. Many of these policies come with deductibles also approaching \$20,000. I have personally spoken to agricultural bankers that have expressed that for some farm families, high health insurance premiums are the difference between having the resources to cover living expenses or needing to borrow additional funds to make it through the year.

Our members, and in fact any Kansan that does not qualify for an ACA or employer subsidized plan would benefit greatly from the ability to purchase group insurance as being offered by the Kansas Farm Bureau. This legislation will result in more insured Kansans as well as a stronger rural economy as households can direct savings to other household needs.

Thank you once again for allowing me to provide this testimony on behalf of our members.

