

**Testimony in support of SB 32:
Exempting certain non-insurance healthcare benefits from the commissioner's jurisdiction.
Senate Financial Institutions and Insurance**

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Good morning Chairman Olson and members of the committee, 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.

I am here today to testify in support of SB 32. Our members have been faced with declining net farm incomes not seen since the farm crisis in the 1980s, 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 who pay \$10,000-20,000 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 that exceed five figures. I have personally spoken to agricultural bankers who 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 who does not qualify for an ACA or employer subsidized plan, would benefit greatly from the ability to purchase group healthcare benefits which could be offered by Kansas Farm Bureau and other carriers if the provisions of this bill are enacted. We recognize that these benefits may not cover everyone in a family due to pre-existing health conditions. However, having the option to purchase ACA-compliant insurance for those non-qualifying family members and health benefits as this bill aims to offer for qualifying family members will nonetheless add up to significant savings.

Thank you once again for allowing me to testify this morning on behalf of our members. I would be happy to answer any questions at the appropriate time.

