Department of Health and Human Services State of Nevada 1100 East William Street #101 Carson City, NV 89701

CHAMBER OF COMMERCE

January 25, 2022

## RE: Nevada Public Option stakeholder meeting – January 28, 2022

Members of the Committee:

On behalf of the nearly 150,000 Nevadans who work among the 1,800 member businesses the Henderson Chamber of Commerce (Chamber) represents, and as an association health plan provider who insures more than 9,300 Nevadans together with the Boulder City, Latin, and Urban Chambers of Commerce, we write to share our perspective on discussions involving Public Option (Senate Bill 420).

The Chamber believes there is one position in which we are all united, and that is that Nevadans deserve quality and access to health care.

In 2018, our organization led the coalition launch of a fully-insured association health plan that continues to provide Nevada's employees and their families with quality care at reliable prices through the small group market. In most cases, small businesses and their employees found that our program offers reduced costs and/or increased access to quality care. Furthermore, hundreds of small employers in our great state offer health insurance plans to employees that accomplish the same to help our fellow Nevadans. In our experience, employer-led health insurance programs offer greater advantages than those managed and offered by the state.

We are extremely troubled by the impact Public Option may have on Nevada's families currently receiving employer-provided health benefits and the access to care Nevadans need from our healthcare heroes who will also be affected by it.

Of paramount concern is ensuring that the driving policy consideration in SB420 is front-andcenter as it seeks to outline the effect on healthcare premiums for the entirety of the healthcare market. As enrolled, SB420 (Sec. 39(2)) outlines that that the review must also distinctly analyze the impact the Public Option will have on providers and payers as well as any effect on Nevadans to access care through their employers and their chosen doctors or hospitals.

There is nothing more important to people than their health. This proposal puts cost and access to care in jeopardy for thousands of Nevadans, which is not SB420's legislative intent. Despite the challenges that may lie ahead, we are committed to working through conversations and stand united in our mission to provide quality healthcare to those in our state.

Respectfully,

Amber Stidham

Vice President of Government Affairs Henderson Chamber of Commerce

Scott Muelrath President/CEO

Henderson Chamber of Commerce

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