

**Testimony before House Insurance Committee  
Opponent: HB 2021  
Taylor Schettler, Director of Government Affairs, Kansas Chamber**

Mister Chairman and members of the committee, my name is Taylor Schettler, Director of Government Affairs for the Kansas Chamber of Commerce. I appreciate the opportunity to provide written testimony in opposition to HB 2021, which would mandate insurance coverage for hearing instruments.

First, the Chamber understands the human element of this issue; we recognize the need for these hearing instruments and the financial impact that those who need them face. However, there is a misconception that mandating insurance companies to cover certain things, such as hearing aids, alleviates the financial burden to individuals. In reality, mandates do nothing more than to disguise that financial burden in the form of increased health care costs and increased premium prices.

It is a fact that mandates, such as this, increase the overall cost of healthcare and increase the costs of premiums. Multiple studies show that an increase in premium costs results in a decrease in the number of people that are insured. According to the Pacific Research Institute, if the cost of insurance premiums rises by one percent, the number of *uninsured* people *increases* by 0.5 percent.

In November, the Chamber conducted their annual Business Leaders Poll, polling over 300 business owners from a variety of industries and locations across the state. These companies are selected at random and are not necessarily members of the Chamber. When business leaders were asked to name what the biggest issue affecting the profitability of their business was, managing health care costs was the number one response at 44%, followed by taxes. According to the National Center for Policy Analysis, when employers canceled their employees' health insurance policies it was because paying for coverage was too expensive. Kansas business owners tell us that they *want* to provide health insurance coverage, but the cost is already too high and a mandate such as this would only continue to increase that cost.

Additionally, the policy put forth in HB 2021 has only been implemented in three states- Arkansas, New Hampshire, and Rhode Island.

The Kansas Chamber opposes HB 2021 because even though the exact cost of implementing the coverage required has not yet been determined, we do know that mandates increase the overall cost of health care.

Thank you for the opportunity to present our written remarks.



*"...to continually strive to improve the economic climate for the benefit of every business and citizen and to safeguard our system of free, competitive enterprise".*