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SB 32

Testimony opposing SB 32
Kansas Farmers Union
Donn Teske, President KFU

Kansas Farmers Union stands in opposition to SB32.

On behalf of the family farmers, ranchers, and rural members of the Kansas Farmers Union, thank you for the opportunity to explain why we oppose these bills. Our members believe that access to health care is essential to a strong quality of life throughout Kansas. For that reason, we understand the drive behind these bills. The problem is that they remove important consumer protections, set a dangerous precedent, and put upward pressure on the rest of the insurance market.

Clearly getting farmers health insurance is a high priority for our organization. The proponents of this bill have been very clear, they intend to discriminate based on health factors. The average age of the American farmer is quickly approaching 60 years old and farming is a dangerous job. Historically farmers had a difficult time obtaining health insurance for these exact reasons and it stands to reason this bill would do the exact same thing. Farmers are not cheap to insure. They are exposed to chemicals, they are older, and they do dangerous work. There is no reason to believe that they will see much benefit from this plan.

The health insurance marketplace was put into place to eliminate upward pressure on pricing for people that are in high risk fields, and have preexisting conditions by broadening the risk pool. This proposal attempts to take the younger and healthier people out of that risk pool, this in turn will return the upward pressure to risk pool to be borne by all of the other ratepayers that were not eligible for an association plan. We think this will include a majority of farmers.

This bill also removes these plans from the oversight of the Insurance Commissioner. The office of the Insurance Commissioner insures that the plans are financially solvent, they make sure that there is an appeals process for consumers to adjudicate grievances. The proponents of this legislation don't call it insurance because it isn't. We should not allow our neighbors to enter into an arrangement that they do not have any assurances that it will be supported while the rest of our fellow Kansans pay the bill.

SB32 claims to expand access to rural health care but it falls far short. In reality, this bill cuts a special deal for some insurance companies and leaves Kansans holding the bag with no recourse. On behalf of the members of the Kansas Farmers Union, thank you for the opportunity to oppose SB32.

Donn Teske
Kansas Farmers Union

Founded in 1907, Kansas Farmers Union is one of the state's oldest active agricultural organizations. Our primary goal is to sustain, strengthen, protect, and enhance the economic interests and quality of life for family farmers and ranchers and their local communities.