BATTLE BORN PROGRESS

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Annette Magnus - Battle Born Progress Public Comment on Nevada Public Option Implementation

For the record my name is Annette Magnus and I am the ED of Battle Born Progress. We'd like to thank Governor Sisolak, Senator Cannizarro, and the Legislature for selecting Manatt to head this actuarial analysis and 1332 process. As a national leader in healthcare policy and development, Manatt has exactly the type of expertise Nevada needs to implement this policy effectively and comprehensively to improve access to health and finally start to bring down the cost of care in this state.

And cost is something that is increasingly pricing Nevada families out from accessing care - just last month, Nevada regulators <u>approved</u> a 4.2% increase in premiums. That is on top of a 4.2% increase <u>approved</u> in 2020 and rate increases every year before that. In fact according to the 2021 Insurance Market <u>report</u> produced by Nevada's Division of Insurance, since 2012 "since 20212, premiums have increased by 3.9% in 2013, 12.4% in 2014, 11.5% in 2015, 4.9% in 2016, 2.7% in 2017, 11% in 2018 and 4.8% in 2019." Nevada families simply cannot keep up with these explosions in premiums. And the temporary reprieve given to Nevada families from increased federal premium support are just that temporary; thousands and thousands of working families across the state will be left out in the cold without an ability to pay for healthcare when those supports expire. On top of that, thousands and thousands of families do not qualify for premium support and are forced to pay full freight the cost of their healthcare - a cost that is eating up more and more of working families budgets.

That is why the Nevada Public Option and the work that Manatt is doing is so critical. For the first time in our state's history, we finally have a pathway to bring down the cost of healthcare and ensure that Nevada families - regardless of their income - can stop worrying about the cost of care and focus on accessing care. Thank you Manatt for stepping up and leading this process to make our state work better for our families.

We look forward to these continued community meetings and helping uplift the voices of Nevada families and communities that have so often been overlooked by our current healthcare system.