

INSURANCE

CONTINUED from A1

wrong.”

A continuing resolution temporarily funds the government until Congress can pass a full appropriations bill.

Godfread said he believes the tax credits need to be extended now.

“I’d argue that we can’t wait ‘til the end of the year to continue the enhanced premium tax credits because individuals will start shopping right away in November and December, and if they go in and shop and they see a massive sticker shock, the chances of them coming back and reshopping or reapplying after Congress takes action ... I worry about those individuals who may not take another bite at the apple. And so the window of time to address this issue is rapidly closing,” he said.

Godfread told the Tribune he would welcome a conversation about changing the ACA Health Insurance Marketplace or the ACA premium tax credits, but three weeks before open enrollment is not the time to have those discussions.

Hoeven said he feels he and Godfread are aligned on the need to reform the ACA and said Godfread has provided him with ideas on ways to reform the ACA in the past.

Godfread told the Tribune that he was frustrated to see that the tax credits had been dragged into the government shutdown debate and conflated with recent changes to Medicaid because, for him, extending the credits should not be a political question.

Godfread serves as president of the National Association of Insurance Commissioners. He said the organization has been

advocating for the extension of these credits since January. He said failing to extend the credits would be “pulling the rug out” from those seeking insurance right as they go into the open enrollment period in November.

“I work with the 56 insurance commissioners from across the country, so that includes our states, our territories,” Godfread said. “Every insurance commissioner, whether you’re in a red state, a blue state, whether you’re elected or appointed, they support these tax credits. And I think the more we’ve been able to talk to either folks in Congress or other leadership — again, it does feel like it’s a relatively no-brainer.”

Godfread said North Dakota historically has had one of the lower uninsured rates in the county at roughly 10-11%.

He said there has been a rise in those taking advantage of the ACA tax credits in recent years. Just between 2023 and 2024, roughly 3,000 new North Dakotans used the ACA Health Insurance Marketplace to purchase health care and received the tax credits.

Godfread’s concern is that a stark increase in premiums could result in more people choosing, or being forced, to go uninsured in the state, which has serious consequences.

“If you’re a small business owner, if you’re a farmer, if you’re a rancher, you can rack up some pretty significant medical bills pretty quickly,” Godfread said. “That could mean your business. That could mean your farm. And I certainly don’t want to see anybody put in that position.”

Hoeven said: “I think the sooner we get open

and back to work on it the better chance we have to reduce that sticker shock and to get it targeted to the low-income folks that should get it, not to people that get 600% of poverty.”

Health care costs directly correlate with health insurance costs, and health care costs are rising at an “unsustainable level” in the state and the country, according to Godfread. Something will need to be done to address the rising costs or people will be priced out of the health care insurance market, he said.

“We’re on a trajectory that is not sustainable,” Godfread said. “We’ve got to put in some reforms on our side to be able to at least put some guardrails around the cost of receiving health care in this state, which will hopefully then bring down the cost of insurance.”

Hoeven maintains that Obamacare is driving inflation in medical care, which is one of the reasons he advocates for reforming it.

Godfread said he hopes to see the state Legislature address health care costs during the next legislative session, in 2027.

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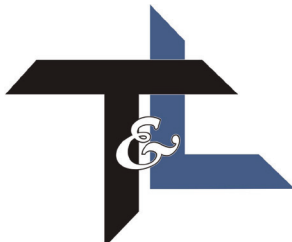
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