

# N.D. ag producers could 'walk away' from health insurance, Farmers Union warns

by Michael Achterling  
North Dakota Monitor

Seven in 10 North Dakota Farmers Union agriculture producers will be affected by Affordable Care Act subsidies that expire at the end of the year, an official with the organization warned members this month.

Lance Boyer, sales director of financial products for the North Dakota Farmers Union, said the enhanced tax credits that were part of the American Rescue Plan Act approved in 2021 brought down health insurance premiums for members.

After the tax credits took effect, the North Dakota Farmers Union saw people who had previously been uninsured buy health insurance policies, he said.

With the subsidies set to expire unless Congress votes to extend them, Boyer said federal lawmakers haven't focused enough on the self-employed farmers who will find it difficult to pay for increased health insurance premiums.

"The bulk of the people that are going to be impacted are hard-working folks," Boyer said during a break-

out session at the organization's annual convention in Bismarck on Friday.

For example, Boyer cited a married couple in their 30s who earn between \$50,000 and \$60,000 a year and have a daughter. They expect to see health insurance premiums increase \$300 per month next year.

"On \$50,000 to \$60,000 a year, where do you find \$4,000 a year in your budget?" Boyer said. "What are you going to go without?"

In another example, he said a member family of four earning about \$150,000 per year pays about \$900 for health insurance per month this year. The family expects to see the premium increase to \$2,900 per month.

"People are going to walk away from their health insurance," Boyer said. "I've never seen a time in this business like I am seeing today."

Nationally, 27% of farmers, ranchers and agricultural managers are insured by individual marketplace insurance policies, with the large majority purchased through the Affordable Care Act marketplace, according to health policy outlet KFF.

The North Dakota Farm Bureau has seen an increase in people interested in its health plans as an alternative to the Affordable Care Act marketplace insurance, said Megan Hanson, director of member relations and state health plans manager.

Those plans, offered through a 10-state Farm Bureau group compact, can offer higher deductibles, differing out-of-pocket expenses and lower premiums than typical insurance plans, Hanson said. The plans do not cover people with preexisting conditions, such as cancer or diabetes, and can require people to submit medical records when they apply for coverage, she said.

John Arnold, deputy commissioner for the North Dakota Insurance and Securities Department, advises people to consider the big picture when evaluating different insurance or health coverage plans.

"The monthly premium may be significantly lower, but over the course of the year, am I going to be paying more out-of-pocket, one way or the other?" Arnold said. "Definitely encourage



Farm workers load beans into a grain truck Sept. 28, 2025, in Wells County, N.D. Photo by Lora Wobbema/For the North Dakota Monitor.

consumers to look beyond the initial sticker price, do all their calculations and figure out what plan is best for them."

Arnold said the best thing people shopping for health coverage can do is to talk to their local insurance agents to become more informed about their options. He said the agents should be able to explain the policies and options clearly so people don't fall victim to plans

they don't fully understand.

"There is no alternative to sitting across the desk, face-to-face, talking to somebody who knows the industry inside and out," he said.

Open enrollment for Affordable Care Act marketplace health insurance plans runs through January 15.

Michael Achterling is a reporter based in Bismarck. He recently worked as digital editor and city

government reporter for the Detroit Lakes Tribune in Minnesota and as news director for KDLM/KRCQ/KBOT, a part of Leighton Broadcasting. You can reach him at machterling@northdakotamonitor.com.

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## Public Notice

**SHEYENNE CITY COUNCIL  
REGULAR COUNCIL MEETING  
DECEMBER 3, 2025**

Mayor Hanson called the regular meeting to order with Hoffer absent. Minutes of November 5, 2025 meeting were read and approved. Motion Ames, second Labrenz, motion carried.

B. Rieger, Facilities Operator-absent.

Water has been hooked up and sewer cleaned at Sinclair building. Dump ground has been pushed up and cleaned. Patti Larson gave a grant update. December 10th is the Eddy County Christmas Party for city employees and their families. Motion Thumb, second Labrenz, motion carried to approve liquor license for Rindy's Bar for 2026.

Treasurer's Report: Motion to accept Treasurer's Report Thumb, second Labrenz, motion carried.

Meeting adjourned.

Next regular meeting to be held Monday, January 6th, at 6:00 pm.

**GENERAL FUND:**

MDU .....	75.76
Otter Tail .....	677.08
NDTC .....	42.22
Eddy Co. Auditor .....	2,635.00
Double M Sanitation .....	3,935.00
IRS .....	275.40
Transcript .....	159.06
The Home Shop .....	119.16
One Call .....	12.00
Jacobson .....	507.93

**WATER & SEWER:**

MDU .....	93.59
Otter Tail .....	333.33
NDTC .....	44.18
City of Fargo .....	56.00
Northern Plains .....	47.00
Pipe Detectives .....	1,800.00
Richard Evenson .....	50.00
NCZ Express .....	1,681.00
Rieger .....	671.45
Jacobson .....	507.92

**Published December 22, 2025**

**NEW ROCKFORD-SHEYENNE  
PUBLIC SCHOOL DISTRICT  
NO. 2  
REGULAR SCHOOL BOARD  
MEETING - VIA ZOOM  
WEDNESDAY, NOVEMBER  
12TH, 2025 AT 9:00 A.M.**

Members present: Todd Allmaras, Mike Schaefer, Becki Schumacher, Eric Perleberg, Kyle Alfstad, LeAnn Drake. Others present: Mrs. Natalie Becker, Superintendent; Mrs. Stacy Benz, Elementary Principal; Dave Skogen, Business Manager.

Board President Allmaras called the meeting to order at 9:00 a.m.

**Approval of the Agenda**

It was moved by Schumacher and seconded by Alfstad to approve the agenda as presented. Motion carried unanimously.

**Approval of the October 14th 2025 regular meeting minutes**

It was moved by Alfstad and seconded by Schumacher to approve the October 14th 2025, regular meeting minutes. Motion carried unanimously.

**Approval of the Consent Agenda**

It was moved by Schaefer and seconded by Schumacher to approve the consent agenda as presented. Motion carried unanimously. The consent agenda consisted of the business manager report, and the bills - general fund of \$48,024.87, the building fund of \$52,518.82, the food service fund of \$19,000.48, and the activity fund of \$622.50.

**Monthly Committee Reports**

There were no committee meetings to report

**Principals' Reports**

Secondary Principal Hager was not present at the meeting. Her report was posted for the

board's viewing.

Elementary Principal Benz shared her report with the board. Red Ribbon Week were held the last week of October to promote healthy choices and raise awareness about the dangers of drugs and alcohol. Dress up days and a door decorating contest highlighted the events. NESC was onsite for professional development in the areas of strengthening reading, writing and phonics instruction. New ELA curriculum has been purchased. This curriculum will provide targeted lessons based on ongoing ELA assessments, designed to strengthen individual student skills. Lastly, Benz noted that she is conducting teacher evaluations, with follow-up discussions.

**Superintendent Report**

Superintendent Becker shared her report with the board. A book study invitation is being prepared for staff and parents/guardians and will go out on the 17th. The book "The Anxious Generation" dives into how social media and tech has and is affecting today's youth. Meetings and training continue relating to Infinite Campus, the data platform schools will be using soon. Work and exploration in the areas of E-Rate and grant funding continue. With uncertainty at the federal level, advised to lean on other means of funding. Becker noted that a review of the district's strategic plan is ongoing, and an update is needed. Administration evaluations are underway with due dates in December for all evaluations. Becker closed by noting the continued participation in an administrative book study, Superintendent credential coursework, and numerous meetings and trainings attended and upcoming.

**Student Outcomes**

There was no student outcomes report this evening.

**Superintendent Evaluation**

It was moved by Schaefer and seconded by Perleberg to approve the formative evaluation of Superintendent Becker as Satisfactory. Roll call vote was carried unanimously, motion carried. Board members completed their own individual evaluation of Superintendent Becker using an on-line format from Rocky Mountain Evaluations. Each area of evaluation was scored on a 1-4 basis. Each section was reviewed, and a roll call vote was made for each section. Each section presented carried a satisfactory score. A roll call vote was held for each section to approve the score calculated; approval of each section was unanimous. Roll call votes as follows, Area A. Goal and Vision Setting: Roll call vote unanimous, Area A rated as satisfactory with six S votes. Area B. Board Relations: Roll call vote unanimous, Area B rated as satisfactory with six S votes. C. Human Resource Management: Roll call vote unanimous, Area C rated as satisfactory with six S votes. D. Curriculum and Student Support Services: Roll call vote unanimous, Area D rated as satisfactory with six S votes. Area E. Community Relations: Roll call vote unanimous, Area E rated as satisfactory with six S votes. Area F. Operations and Resources Management: Roll call vote unanimous, Area F rated as satisfactory with six S votes.

**Audit Selection Discussion**

It was moved by Schaefer and seconded by Schumacher to stay with Widmer Roel as the District's auditors. Motion carried with no dissenting votes. Discussion was held relating to the past State conducted audit, and who

best fits the district's auditing needs. BM Skogen spoke to how audits have been conducted by both, cost to the district, access when questions arise, and the relationship needed between the District and the Auditor selected.

**Review Pledge of Securities**

It was moved by Alfstad and seconded by Schaefer to approve the review of the pledge of securities. Roll call vote was carried unanimously, motion carried. Quarterly review with the board showing that all district assets over and above FDIC limits are secured properly in a pledge pool with the Bank of North Dakota.

**Announcements**

Next Regular Meeting: December 8th, 2025

**Adjournment**

The board meeting was adjourned at 9:34 a.m.

**GENERAL FUND:**

ACT .....	407.00
Airgas USA .....	57.25
Amity Institute .....	367.00
Apple .....	7,290.00
Bank Forward .....	964.00
Benz, Stacy .....	536.20
CenDak Cooperative .....	2,442.43
Central Bus. Systems .....	5,003.07
Chenze, Nicole .....	380.80
Colepapers .....	7,912.53
Cowboys Towing .....	850.00
CREA .....	670.00
Dakota Dust-Tex .....	326.04
DRN Readitech .....	7,440.00
Duchscherer Supply .....	48.98
East Central CFEC .....	3,275.00
EduTech .....	20.00
G & R Controls .....	1,253.75
Game One .....	5,124.65
Gauderman, Danell .....	23.80
Glass Shop, The .....	529.25
Hager, Laura .....	237.00
Innov. Office Solutions .....	339.80
Johnson Controls .....	2,257.58
Leaf .....	514.26
Mick's 281 Service .....	54.73
Miller's Fresh Foods .....	182.66
MDU .....	2,047.07
NAPA Auto Parts .....	301.89
NDCEL .....	275.00
NR Utility Services .....	972.75
NDDEQ .....	210.00
Northeast Education Services Cooperative .....	1,100.00
Otter Tail Power Co .....	31.49
Perleberg C-Store .....	2,320.89
Popplers Music Store .....	386.47
Rockford Plg & Htg .....	617.65
School Specialty .....	194.58
Serkland Law Firm .....	57.00
Sports Imports .....	352.97
Staples .....	131.07
Transcript Publishing .....	712.33
Verizon .....	148.66

**CAPITAL PROJECTS:**

Cash & Carry Lumber .....	2,385.12
G & R Controls .....	6,587.26

**SCHOOL LUNCH:**

Bakers Dozen .....	983.00
Colepapers .....	718.08
Dept. of Pub. Instr. ....	4,002.97
Meadow Sweet Dairy .....	2,445.92
Miller's Fresh Foods .....	390.29
Prairie Gates .....	110.00
Sysco ND .....	9,178.53

**STUDENT ACTIVITY FUNDS:**

Fenworks .....	1,950.00
Meier, Mindy .....	98.19
Myhre, Sara .....	707.40
NDHSAA .....	4,005.00
CASNR .....	600.00

Todd Allmaras, President  
Dave Skogen, Business Manager

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Public Works Superintendent (PWS) Hirschert. Commissioner Belquist joined the meeting at 9:16 a.m.

Fleming made a motion to approve the agenda. Dauenhauer seconded the motion. All were in favor. Motion carried.

Richter made a motion to approve the November 3, 2025, regular meeting minutes. Dauenhauer seconded the motion. All in favor. Motion carried.

Richter made a motion to approve the financials as presented. Fleming seconded the motion. All in favor. Motion carried.

Fleming made a motion to approve the November bills. Dauenhauer seconded the motion. In a roll call vote, Richter, Dauenhauer, Fleming, voted "aye". No nay votes. Motion carried.

4th Corporation .....	260.00
Alan's Furnace Service .....	269.42
Aqua-Pure .....	24,467.25
Dauenhauer Diesel .....	2,595.14
Duchscherer Supply .....	46.32
Ecolab .....	74.99
Eddy Co. Auditor .....	16,939.53
Ferguson Waterworks .....	7,389.39
Hager Excavating .....	7,302.00
Kim Johnson .....	125.00
Mid-Amer. Res. Chem .....	551.08
Midco Diving & Marine Services .....	4,326.00
Miller's Fresh Foods .....	77.40
ND One Call .....	29.40
Running Supply .....	462.26
Transcript Publishing .....	795.54
Tri-State Paving .....	8,820.00
Yri Electric .....	7,308.24
US Postmaster .....	62,156.37
CCU .....	5,378.31
Cash & Carry Lumber .....	319.87
CenDak Cooperative .....	733.37
Dauenhauer Diesel .....	1,475.00
Hach Company .....	94.73
Hawkins .....	1,009.43
Postmaster .....	260.00
NR Park District .....	7,988.59
NRABC .....	10,876.01
Central Plains Water Dist. ....	33.00
Justin Ystaas .....	692.63
Grand Forks Utility .....	52.00
NDTC .....	569.87
Otter Tail Power Co .....	6,287.86
AT&T .....	274.87
ND Child Support .....	614.00
BCBS .....	8,046.84
MDU .....	717.03
Waste Management .....	17,513.69
Bank Forward .....	45.00
ACI Payments .....	80.00
NDPERS .....	3,382.26
IRS .....	5,653.20
Richard Swenson .....	1,477.60
Susie Sharp .....	1,787.52
Bruce Hirschert .....	4,121.31
Andrew Presnell .....	3,796.61
Ian Coenen .....	2,289.10
Stuart Richter .....	1,108.20
Jacob Dauenhauer .....	692.63
James Belquist .....	692.63
Zachary Fleming .....	692.63

Newman Signs .....164.88  
Interstate Engineering ..21,502.83  
Border States Paving ..182,257.17

Public Works Superintendent Hirschert presented his report to the commission. Christmas lights are up on the highway and downtown, Fire Suppression system at the Brown Memorial is still ongoing, new street signs are up at various places throughout town. Richter made a motion to accept the report. Fleming seconded. All were in favor. Motion carried.

City Auditor Presnell presented his report. Presnell is currently working on the new city hall construction loan request from the Bank of North Dakota, working on inputting the 2026 budget into the accounting software, time tracking software has been implemented for all non-exempt employees, and nuisance vehicle work continues. Richter made a motion to accept the report. Dauenhauer seconded. All were in favor. Motion carried.

**OLD BUSINESS:**

Nuisance Vehicles were discussed. An update was provided to commissioners by Hirschert and Presnell.

GIS mapping was discussed. Presnell didn't hear back from any companies before meeting time, he will have an update for the January meeting.

**NEW BUSINESS:**

Richter made a motion to approve a gaming permit for the Sheyenne Rodeo Club. Fleming seconded the motion. All were in favor. Motion carried.

Commissioners reviewed a citizen comment from Carter Richter asking if he can put a gun range in city limits. After discussion the Commissioners requested more information from Richter such as guidelines and regulations that a gun range requires and a plan for the range.

Commissioners received an update on the City's Tandem truck. Many issues have occurred with the truck, and commissioners agreed to have it fixed to get it through the winter and to start looking at used trucks to purchase.

Employee evaluations were reviewed. After review Dauenhauer made a motion for a 3% wage increase for all employees. Fleming seconded the motion. All were in favor. Motion carried. Belquist made a motion to approve \$200 chamber bucks for full-time employees and \$100 chamber bucks for all part-time employees. Dauenhauer seconded the motion. All were in favor. Motion carried.

Presnell presented a letter

from the State of North Dakota regarding the floodplain ordinance regarding a change that is needed to the ordinance. After discussion the Commission instructed Attorney Peterson to draft the ordinance change for the January meeting.

PWS Hirschert provided an update on the lots in city limits that went to the county auction.

With no further business, the meeting adjourned at 9:29 a.m.

The next regular meeting will be January 5, 2025, at 9:00 a.m. at City Hall.

Stuart Richter, President  
Andrew Presnell, Auditor

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**MINUTES OF THE  
NEW ROCKFORD-SHEYENNE  
PUBLIC SCHOOL DISTRICT  
NO. 2  
SPECIAL SCHOOL BOARD  
MEETING - ZOOM  
TUESDAY, DECEMBER 2ND,  
2025 AT 8:00 A.M.**

Members present: Todd Allmaras, Mike Schaefer, Eric Perleberg, Kyle Alfstad, LeAnn Drake, Natalie Becker, Superintendent, Dave Skogen, Business Manager

President Todd Allmaras called the meeting to order at 8:00 a.m.

**Bid Recommendation - Bus Barn Liner Steel Labor**

It was moved by Schaefer and seconded by Drake to approve the labor bid from Matt Joseph Construction of New Rockford. Motion carried with no dissenting votes. Three labor bids were received, with Joseph's being the lowest bid by a wide margin. The building committee previously met to open the sealed bids and made the recommendation to award the bid to Joseph.

**Bid Recommendation - Bus Barn Heat**

It was moved by Perleberg and seconded by Alfstad to approve the bid from Alan's Furnace of New Rockford. Motion carried with no dissenting votes. Two bids were received, with Alan's Furnace being the lowest bid. The building committee previously met to open the sealed bids and made the recommendation to award the bid to Alan's Furnace.

**Adjournment**

The public meeting was adjourned at 8:05 a.m.

Todd Allmaras, President  
Dave Skogen, Business Manager

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Have a jolly walleye Christmas!