

April 7, 2025

Chairperson Roemer, Vice-chair Thomas, ranking member Troy and members of the House Ways and Means Committee,

Thank you for the opportunity to address the committee and include this communication in the committee record.

On behalf of the Midwest Independent Retailers Association (MIRA) and its Board of Governors, I wish to express our support for House Bill 133 and urge its prompt passage. We want to thank Representative Craig for her leadership on this issue and for the bipartisan support from her co-sponsors.

MIRA represents small, family-owned retail and wholesale businesses in the food, beverage and petroleum industries. Our members are engaged in a constant struggle to compete and retain workers with larger competitors and other service-related industries. While our members certainly can and do offer competitive wages, the ability to offer healthcare benefits can be very challenging to their bottom lines, particularly with the annual increases in premium costs.

House Bill 133 provides a solution that allows small businesses to offer healthcare to current and future employees that perhaps they weren't able to offer in the past. The tax credit will provide the financial assistance necessary to expand healthcare offerings while managing the costs of providing coverage. The provisions of HB 133 also allow employees the ability to shop the marketplace for the plan that fits their needs.

MIRA appreciates the continued support for small business this committee has shown and requests your support for this pro-employer and employee legislation.

If you have any questions, please feel free to contact me at your convenience.

Jerry Griffin VP of Government Affairs jgriffin@midwestretailers.org

c: 517-202-6100