

Chairman Wilson, Vice Chair Lang, Ranking Member Craig, and members of the Financial Institutions, Insurance and Technology Committee, my name is Sarah Ison, and I am a wife, mother, rancher, and small business owner. My husband and I are raising our three children—ages 9, 7, and 3—on our family farm, where we are dedicated to producing high-quality, sustainably raised meats. I hold a PhD in animal science and co-own **Flourish & Roam**, a business committed to providing nutrient-dense, ethically raised meats to our community.

We started our farm business in 2017 while my husband maintained off-farm employment with an agricultural biotech company that provided our family's health insurance. In June 2023, his employment ended, and we made the decision for him to transition into our farm business full-time. Meanwhile, I continue to work part-time off the farm, but my job does not offer health insurance.

After eight years of investment and growth, our farm can now sustain full-time employment, but we are at a crossroads. Our household income is too high for our children to qualify for Medicaid, yet the cost of private health insurance accounts for more than 20% of our income—an unsustainable financial burden.

Beyond affordability, the inefficiencies and lack of accountability in the current healthcare system create additional challenges. Small business owners like us need access to a system that provides clear answers and reliable coverage—not one where we are constantly navigating delays and miscommunication between multiple entities.

As small business owners and ranchers, we are not looking for subsidies to sustain our family or business—we need practical, affordable healthcare solutions that allow us to continue growing our farm and contributing to our community.

Chairman Wilson, members of the Financial Institutions, Insurance, and Technology Committee, I want to thank you for your time today and I'm happy to take any questions,