

MinnesotaCare Public Option

2024 Legislative Overview

Our Values

Across race, income, and zip code every person deserves access to affordable healthcare, no exception. We know that our families, economy, and local communities are stronger when we all have access to high-quality healthcare that supports our health and wellbeing.

Allowing more Minnesotans to enroll in MinnesotaCare, the State’s public health insurance program, ensures we are expanding:

- ▶ **access to high-quality, affordable health insurance**
- ▶ **a successful and reliable public program that works for people and has public oversight**
- ▶ **a path toward universal health coverage**

The Opportunity

In 2023, the Legislature required the Commerce Department to analyze different structures for a public health insurance option in Minnesota, with cost and enrollment estimates. We seek a path forward that meets the needs of Minnesotans and builds on existing public health insurance infrastructure that is trusted and reliable.

Our Vision

Our vision for a MinnesotaCare Public Option includes:

- Premiums offered on a sliding-scale based on income
- Identical cost-sharing rates as MinnesotaCare
- Comprehensive coverage including vision and dental care
- Broad network coverage, especially in rural areas

Why a Public Option?

Minnesotans enrolled in the individual health insurance market are facing skyrocketing healthcare costs, or are going without coverage at all.

Despite being a national healthcare leader, Minnesotans across the state struggle to afford high-quality coverage and access to the care they need.

A MinnesotaCare Public Option builds on a proven, trusted model and will ensure thousands of small business owners, farmers, care workers, artists, front-line workers, young and elderly people can access affordable coverage.