

# MinnesotaCare Public Option

## Fact Sheet

### **Everyone deserves affordable, quality healthcare.**

Across race, income, and zip code every person deserves access to healthcare, no exception. We know that our families, economy, and local communities are stronger when we all have access to truly affordable, high-quality healthcare that supports our health and wellbeing. It's time to pass a MinnesotaCare Public Option this session to allow more Minnesotans access to affordable, comprehensive healthcare.

### **What is MinnesotaCare?**

Established in 1992 with bipartisan leadership, MinnesotaCare is a public healthcare program for low-income working individuals. It is funded through state, federal, and enrollee contributions.

### **The MinnesotaCare Public Option proposal would:**

- Expand access to affordable healthcare by allowing middle-income Minnesotans struggling to afford high deductible plans on the individual market to buy-in to MinnesotaCare.
- Expand eligibility to include undocumented Minnesotans currently excluded from Minnesota Health Care Programs.
- Offer temporary assistance to help individuals and small businesses afford healthcare while the buy-in is being implemented.
- Create a path toward alternative care delivery systems that will work with providers to improve health outcomes, health equity, and access while maintaining affordability for the state and enrollees.

### **The MinnesotaCare Public Option has strong support.**

Since its introduction in 2016, a MinnesotaCare Public Option has had strong support from across the state. Supporters include: family farmers, small business owners, artists, entrepreneurs, retired Minnesotans who do not yet qualify for Medicare, labor unions, community organizations, health equity groups, and healthcare professionals.

### **Health equity requires action.**

Our health and wellbeing is interconnected. Minnesota has explicit health equity goals, yet state law excludes undocumented immigrant community members, many of whom are people of color and essential workers, from accessing Minnesota Health Care Programs and high-deductible insurance plans cut many Minnesotans from getting the care they need. This proposal takes critical action to ensure our public healthcare system and the public option leaves nobody out.

**91 percent of Minnesotans surveyed believe the government should expand insurance options so that everyone can afford quality care**

Healthcare Value Hub Survey, Nov. 2020

# Minnesotans for a MinnesotaCare Public Option

## **Luke Breen, Minneapolis, MN**

“For nearly 30 years, my wife and I have owned Perennial Cycle. As small business owners, we deal with big and small challenges everyday. Healthcare is one of the challenges that is just too big for a small business like ours to overcome. Our deductibles are in the range of \$10,000 to \$14,000 per year. Like many other small businesses, we cannot keep great employees who age off their parent’s insurance. We would love to be able to offer health insurance to our employees and to have an affordable option for our family. A Minnesota Public Option that includes coverage for small businesses would be life-changing for entrepreneurs and employees who need and deserve affordable, quality healthcare.”

## **Danny Lundell, Cannon Falls, MN**

“As a building contractor and a farmer, I have been self-employed since 1984. Decades ago, health insurance options were hard to find but affordable. However, every year premiums and deductibles keep getting higher. It is unreasonable to expect a family like ours to be able to afford \$20,000 in deductibles on top of our monthly premiums. Construction and farming are dangerous industries which has meant that my wife, like many others, has had to take off-farm work for health insurance. We are lucky to be in good health but rural Minnesotans need and deserve access to good quality, affordable healthcare. A MinnesotaCare Public Option is needed now for families like mine, and the next generation of family farmers who want to live and work in rural communities.”

## **Maria Maldonado, St. Cloud, MN**

“I have lived in Saint Cloud for 21 years. In August 2022, a vein in my left foot broke and since I don't have medical insurance, I was treating it at home. I am worried because the wound keeps reopening and my foot has not fully healed yet. On February 1, I went to see a doctor and asked if they could refer me to a specialist. The doctor said it was necessary, but I need health insurance to be able to attend that appointment since it is very expensive. I am also diabetic. I am afraid that the wound will get infected. I do not want to lose my foot, because it would affect my ability to work and I need to provide the support my family needs, but without medical insurance, I cannot attend my medical appointments regularly. Please pass this legislation and include immigrants in MinnesotaCare.”

## **Jeremy Messersmith, Minneapolis, MN**

Making art is fun--making art as a living is a challenge. As a self-employed singer/songwriter, I pay between \$7,000-\$10,000 per year in healthcare costs. I've had countless conversations with fellow artists who have been forced to curtail or abandon their pursuits, not because of a lack of financial viability but because they could not afford healthcare for themselves and their families. Minnesota has a history of supporting the arts. Creating a MinnesotaCare Public Option is one of the best ways we can support the arts and artists across our state.”

## **Paula Williams, Barnum, MN**

“Our family spends 20% of our income on healthcare. As a Type 1 diabetic I have necessary equipment and supplies, beyond my insulin, that cost thousands of dollars a year. My insurance company doesn't pay for any of my care until I've paid down my deductible, and even then I end up paying all of my \$6,200 out-of-pocket maximum every year. My spouse's chronic condition also requires that she pay her full out of pocket maximum as well. We buy our insurance on the individual market. We don't have any other choice. Our premiums, even on a Silver Plan, are over \$1,400 a month. Luckily for us, we receive a federal subsidy of over \$1,300 a month in the form of an Advanced Premium Tax Credit to pay for those premiums. Surely, Minnesota could use those federal dollars toward a MinnesotaCare Public Option that would offer families like mine a better choice, rather than subsidizing health insurance companies.”