

FACT SHEET | MinnesotaCare Buy-In

Better Health Care Choices – Lower Prices – No Ongoing Cost to Taxpayers

In 1992, Republican Governor Arne Carlson and a bipartisan coalition of legislators created MinnesotaCare – a health insurance plan that some eligible Minnesotans could choose to purchase for themselves and their families. For the past 26 years, about 100,000 eligible Minnesotans have chosen MinnesotaCare for the high-quality health coverage they need, at prices they can better afford.

Governor Mark Dayton is seeking to build on the bipartisan successes of MinnesotaCare. To lower prices for an estimated 100,000 more Minnesotans, Governor Dayton wants to give everyone who buys their insurance on the individual health insurance market the choice to buy-in to MinnesotaCare. Minnesotans who choose the MinnesotaCare Buy-In would pay their own way – meaning the cost of their premiums is expected to pay for their coverage.

While the Minnesota Legislature did not approve the MinnesotaCare Buy-In during the 2017 legislative session, they will have the opportunity to again consider the Governor’s proposal in 2018.

Five Things You Need to Know About “MinnesotaCare Buy-In”

1	MinnesotaCare Works	A Bipartisan Solution that Has Worked for 26 Years – Since 1992, MinnesotaCare has offered high-quality, lower-cost health coverage for about 100,000 Minnesotans annually. Governor Dayton’s proposal would continue MinnesotaCare’s bipartisan success – giving all Minnesotans the option to buy-in to MinnesotaCare instead of purchasing insurance in the individual market.
2	Enrollees Pay Their Own Way	This is Not Free Health Care – MinnesotaCare is not free. It is a health insurance policy similar to those offered by commercial health plans. The premiums paid by MinnesotaCare Buy-In enrollees would pay for the cost of their policies, just like any other plan. The state would have upfront costs for implementation of the program. We expect the premiums paid by consumers to cover the on-going costs of the program.
3	Still Eligible for Tax Credits	Saving Thousands of Dollars Each Year with Lower-Cost Coverage, Federal Tax Credits – MinnesotaCare Buy-In would cost, on average, an estimated \$658 per person per month for a Silver Plan. This is 28 percent less than the same coverage in the commercial market, where the average Silver Plan costs \$914 a month. Minnesotans who purchase MinnesotaCare Buy-In also would still be eligible for federal tax credits through MNsure. Last year, 62 percent of MNsure enrollees received tax credits, averaging about \$7,000 per year.

<p>4</p>	<p>Better Access to Care</p>	<p>MinnesotaCare Provides Better Access to More Doctors – Limited health insurance options in Greater Minnesota make it difficult for some Minnesotans to choose and keep their own doctors. But the broader network of physicians and care providers available through MinnesotaCare would offer more families, all across Minnesota, a real option to choose their own doctors.</p>
<p>5</p>	<p>Sustainable and Competitive</p>	<p>A Sustainable Option, Offering Excellent Value to Taxpayers – After a one-time startup cost, the MinnesotaCare Buy-In should be funded entirely by the premiums of those who buy MinnesotaCare coverage.</p>

Saving Minnesotans Money

After previously reaching a historic low of 4.3 percent in 2016, the Minnesota Health Access Survey found that Minnesota’s uninsured rate increased to 6.3 percent in 2017, leaving over 349,000 Minnesotans without health coverage. Steep premium increases and high deductibles have placed a big financial burden on too many Minnesotans. Governor Dayton’s MinnesotaCare Buy-In plan would offer Minnesotans better health care choices and lower prices.

- **Anyone Could Buy-In** – Right now, only a small amount of Minnesotans are eligible for MinnesotaCare. Under Governor Dayton’s plan, anyone who earns more than 200 percent of the federal poverty level (i.e. a family of four earning over \$49,200 per year) could choose the MinnesotaCare Buy-In.
- **Quality Health Coverage**– Minnesotans who purchased the MinnesotaCare would receive high-quality health coverage for less than the average statewide premium for commercial health plans