

# MYTH vs. FACT | 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 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 Minnesotans who have been hit hard by rising premiums, 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 would 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.

## MinnesotaCare Buy-In: Myth vs. Fact

	Myth	Fact
1	<b>MYTH: This is a Government Takeover of Health Insurance</b>	<b>FACT:</b> MinnesotaCare Buy-In is NOT a government takeover of health insurance. It simply provides Minnesotans the freedom to choose a high-quality, lower cost option for health insurance.
2	<b>MYTH: This Will Come at an Ongoing Cost to Minnesota Taxpayers</b>	<b>FACT:</b> MinnesotaCare Buy-In enrollees would <u>pay their own way</u> – meaning the cost of their premiums would pay for their coverage.
3	<b>MYTH: This Will Not Provide Lower-Cost Health Care for Minnesotans</b>	<b>FACT:</b> MinnesotaCare has already proven it is more efficient, competitive and accountable than many commercial health plans. In fact, 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.
4	<b>MYTH: This Will Not Provide Better Access to Doctors, Health Providers</b>	<b>FACT:</b> Many Minnesotans in rural areas have few options for coverage. The coverage they can access is either too expensive, or provides a limited choices of doctors. MinnesotaCare Buy-In would guarantee a quality, lower-cost option in every county. The broad network of care providers and physicians available through MinnesotaCare—who, through the Buy In, would be guaranteed payments comparable to those they receive through Medicare—would offer more families, all across Minnesota, a real option to choose and keep their own doctors.