

From: [TONY TRIDEN](#)
To: [*COMM Public Comments HIX](#)
Subject: Obamacare Exchange
Date: Tuesday, October 02, 2012 7:58:58 AM

The Minnesota state legislature has not authorized you to build the Obamacare Exchange. The federal law does not require it and no state law exists to allow it. Like the unauthorized Exchange, all principles for the creation of the Exchange are not authorized by law and null and void.

From: [Jeff Klippel](#)
To: [*COMM Public Comments HIX](#)
Cc: Sheri@cchfreedom.org
Subject: MN OBAMACARE Exchange
Date: Friday, October 05, 2012 1:55:51 PM

There is no need to fund the Obamacare exchange. I do not want to fund what there is no authority in the state law to build. This has been a waste of time and valuable taxpayer dollars. It is hurting our state.

Carol Dorn and Jeff Klippel

From: [Gordon L. Anderson](#)
To: [*COMM Public Comments HIX](#)
Cc: Sheri@cchfreedom.org
Subject: The MN Exchange
Date: Friday, October 05, 2012 2:17:09 PM

The MN office of Management and Budget has no right to ask Minnesotans who should pay for MN's Obamacare exchange. The role of MN administrative offices is to administer laws passed and funded by the Minnesota legislature and signed by the governor. This entire questionnaire is a waste of government resources and a misdirection of government employees by department heads.

The Obamacare exchange is an unfunded mandate from the Federal Government, which our nation's founders created to protect liberty and supervise interstate commerce. Healthcare should be left to states and state legislatures. When states compete better health systems emerge than an imposed monopoly. If the federal government imposes this program on Americans, it ought to pay for it by block grants to states and not impose structural oppression on the citizens that don't even want this program.

Gordon L. Anderson, Ph.D.
1925 Oakcrest Avenue, Suite 7
St. Paul, MN 55113-2619
Phone: (651) 644-2809
Fax: (651) 644-0997

From: [Glenn Nelson](#)
To: [*COMM Public Comments HIX](#)
Subject: Health Care Exchanges
Date: Friday, October 05, 2012 2:24:24 PM

TO WHOM THIS MAY CONCERN:

First, I am not supporting Obamacare, nor the law that was passed. So, as far as the exchanges go, these must not be set up until after the results of the election. And when Romney gets into office, then I will support the repeal of the complete law. I look forward that you will be most responsible on your review of any monetary action to create these exchanges until that point in time where there will be no other direction to proceed.

Thank you for allowing me to write my comment. Glenn Nelson 111 4th Ave SW Pipestone, MN 56164

From: [Carlson, Sandy](#)
To: [*COMM Public Comments HIX](#)
Cc: ["sherif@cchfreedom.org"](mailto:sherif@cchfreedom.org)
Subject: no funding for Healthcare Exchange!
Date: Friday, October 05, 2012 3:25:17 PM

I do not want to have any Healthcare Exchanges in Minnesota! I don't want to fund the Obamacare exchange, and there is no need to do so. There is no authority in state law to build the exchange in Minnesota. The production of the funding report and chart, as well as the work and time entailed in holding meetings for the Exchange Advisory Task Force and the 10 Exchange working groups, including the Finance work group that came up with these funding recommendations, is a waste of time and valuable taxpayer dollars.

Thank you!

Sandy Carlson

MN & WI Realtor®, CRS, GRI

Master's Circle

Mpls-St Paul Business Magazine Super Real Estate Agent

EDINA REALTY

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email: sandycarlson@edinarealty.com

website: <http://sandycarlson.edinarealty.com>

From: [Daniel Damschen](#)
To: [*COMM Public Comments HIX](#)
Subject: Do not fund Obamacare
Date: Friday, October 05, 2012 2:33:02 PM
Attachments: [Daniel Damschen.vcf](#)

Do not fund the Obamacare Exchange Fund with my tax money!

The state does not have the legal authority to build the exchange in Minnesota.

The production of the funding report and chart, as well as the work and time entailed in holding meetings for the Exchange Advisory Task Force and the 10 Exchange working groups, including the Finance work group that came up with these funding recommendations, is a waste of time and valuable taxpayer dollars.

Daniel Damschen
Minnetonka, MN

From: [Ruby Schwanke](#)
To: [*COMM Public Comments HIX](#)
Subject: Funding ObamaCare Exchange
Date: Friday, October 05, 2012 2:35:03 PM
Attachments: [image001.jpg](#)

Dear Sir:

I don't want to fund the Obamacare exchange, and there is no need to do so. There is no authority in state law to build the exchange in Minnesota. The production of the funding report and chart, as well as the work and time entailed in holding meetings for the Exchange Advisory Task Force and the 10 Exchange working groups, including the Finance work group that came up with these funding recommendation, is a waste of time and valuable taxpayer dollars. What authority does the Federal Government have in running the people's healthcare? None. I do not want the government telling me what kind of medical treatments I need or must have and Nor do I want the government to tell me which medical treatments I cannot have. It is none of their business!!!

Ruby Schwanke rschwank@mediacombb.net

From: [RK Fritchman](#)
To: [*COMM Public Comments HIX](#)
Subject: Paying for Obamacare
Date: Friday, October 05, 2012 2:41:53 PM

To Whom It May Concern:

We understand that the MN Management & Budget office is looking at who should pay for Obamacare - a Federal program none of us want.

We reject the use of our taxpayer money to implement an exchange that has no authority in state law to setup. We will be e-mailing everyone in our address book to let them know what you guys are trying to do.

We are so disgusted that our resources are being used for this at a time when we could actually use this money for so many other crucial items.

Russ & Kally Fritchman
17384 81st Ave. N.
Maple Grove, MN 55311

From: [Kielb, Thad M \(Litho\)](#)
To: [*COMM Public Comments HIX](#)
Cc: Sheri@cchfreedom.org
Subject: Who Should Pay for MN Obamacare Exchange? Not us!!!
Date: Friday, October 05, 2012 2:53:04 PM

To whom it may concern,

I don't want to fund the Obamacare exchange, and there is no need to do so. There is no authority in state law to build the case & support this exchange in Minnesota. It seems to me that the production of the funding report and chart, as well as the work and time it took in holding meetings for the Exchange Advisory Task Force and the 10 Exchange Working Groups, including the Finance Work Group that came up with these funding recommendations, is a waste of time and valuable taxpayer dollars, and it is just not necessary. This is railroading the people into something that has the makes of the largest boondoggle is recent history, and that the majority of Minnesotans don't want anyhow, so just drop it. Thank you for taking my comments under advisement.

Thad Kielb (Concerned for Minnesotans)
1600 W. 92nd Street
Bloomington, MN 55431-2372
Office Direct: (952)948-2148
Mobile: (612)802-4774
Office Fax: (952)948-2150
email: tmkielb@lithotechusa.com

From: [Arthur and Patricia Becker](#)
To: [*COMM Public Comments HIX](#)
Cc: [Representative Steve Gottwalt](#); [Sen. John Pederson](#)
Subject: Minnesota Healthcare Exchange Funding
Date: Friday, October 05, 2012 3:23:16 PM

As a consumer and patient I can arrange for my own insurance and medical care. I do not wish to see an exchange in Minnesota, and I resent having to pay for it either through state or federal tax dollars, for myself or anyone else. I will encourage my state representative and state senator to vote no on any authorization of funds for this purpose.

Thank you.

Patricia Becker
23078 21st Ave
St. Augusta MN 56301
320-654-0520

From: [Paul](#)
To: [*COMM Public Comments HIX](#)
Subject: Obamacare - MN Insurance Exchange Comments
Date: Friday, October 05, 2012 3:23:20 PM

To whom it may concern;

I understand that an Obamacare health insurance exchange has not been authorized by the MN legislature. I also understand that a MN state government group is working on determining an insurance exchange funding approach and source. This is an entirely moot exercise if there is no authorization in state law to create an insurance exchange. And if an exchange is ever authorized then the funding approach and source should also be defined in the authorizing legislation.

In any event I do not want to fund the Obamacare exchange.

Additionally, it is offensive that a state government entity is wasting time and money on activities not authorized by state law.

Respectfully,

Paul Hyland
3097 Copper Oaks Trail
Woodbury, MN 55125

From: [Howard Reitz](#)
To: [*COMM Public Comments HIX](#)
Cc: Sheri@cchfreedom.org
Subject: Comments on Health Care Exchange Proposal
Date: Friday, October 05, 2012 3:23:46 PM

To Whom It May Concern:

I don't want to fund the Obamacare exchange, and there is no need to do so. There is no authority in state law to build the exchange in Minnesota. The production of the funding report and chart, as well as the work and time entailed in holding meetings for the Exchange Advisory Task Force and the 10 Exchange working groups, including the Finance work group that came up with these funding recommendations, is a waste of time and valuable taxpayer dollars.

Such an exchange is a waste of good money that could be used by patients (i.e., taxpayers) to pay for better care and improve the overall healthcare in the state of Minnesota through free choice in both doctors and insurance. Every dollar we are forced to spend on this kind of bureaucratic medical meddling is money subtracted from real medical care. Enough!

Howard Reitz

--

Howard Reitz
3027 Pascal Street
Roseville, MN 55113
(651) 631-9071

From: [Hank Eyrich, EA](#)
To: [*COMM Public Comments HIX](#)
Cc: Sheri@cchfreedom.org
Subject: Who Should PAY for MN's Obamacare Exchange
Date: Friday, October 05, 2012 3:45:35 PM

MN Exchange division of the office of MN Management and Budget

Certainly the taxpayers should not pay for MN's Obamacare Exchange. If it was suppose to be such a great deal it should pay for itself. Also starting this program before it is authorized the the legislation is total irresponsibility and you are open to law suites if you proceed.

Hank Eyrich

From: [Lequetta](#)
To: [*COMM Public Comments HIX](#)
Cc: sheri@cchfreedom.com.org
Date: Friday, October 05, 2012 3:46:16 PM

We do not need Obama Care in MN. Minnesotans need no more taxes for businesses or people.

Sent from my iPad

From: defendingthebible@usfamily.net
To: [*COMM Public Comments HIX](#)
Subject: I don't want to fund the Obamacare exchange
Date: Friday, October 05, 2012 4:21:26 PM

I don't want to fund the Obamacare exchange, and there is no need to do so. There is no authority in state law to build the exchange in Minnesota. The production of the funding report and chart, as well as the work and time entailed in holding meetings for the Exchange Advisory Task Force and the 10 Exchange working groups, including the Finance work group that came up with these funding recommendations, is a waste of time and valuable taxpayer dollars.

Rick Dack
St. Louis Park, MN

From: [John Neznik](#)
To: [*COMM Public Comments HIX](#)
Cc: Sheri@cchfreedom.org
Subject: Obamacare
Date: Friday, October 05, 2012 4:21:46 PM

I don't want to fund the Obamacare exchange, and there is no need to do so. There is no authority in state law to build the exchange in Minnesota. The production of the funding report and chart, as well as the work and time entailed in holding meetings for the Exchange Advisory Task Force and the 10 Exchange working groups, including the Finance work group that came up with these funding recommendations, is a waste of time and valuable taxpayer dollars.

John Neznik
Crystal Collision Center
5108 West Broadway
Crystal, MN 55429
Office 763-533-0412
Cell 763-370-4911
Home 763-479-1239

From: [Dave Homstad](#)
To: [*COMM Public Comments HIX](#)
Cc: Sheri@cchfreedom.org
Subject: Who Should Pay for MN Obamacare Exchange?
Date: Friday, October 05, 2012 4:28:23 PM

Public Comments,

I don't want to fund the Obamacare exchange, and there is no need to do so. There is no authority in state law to build the exchange in Minnesota. The production of the funding report and chart, as well as the work and time entailed in holding meetings for the Exchange Advisory Task Force and the 10 Exchange working groups, including the Finance work group that came up with these funding recommendations, is a waste of time and valuable taxpayer dollars.

The current annual estimates are \$40 - 140 million. Past experience with government estimates tells me it will be the upper limit and that will double at implementation (e.g. \$280M), and be double that 5 years later (e.g.\$560M). Government programs are notably much less efficient than private business. "An elephant is a mouse built to government specifications".

Since there is no authority in state law to build the exchange in Minnesota, any current expenditures should be funded personally by the individual authorizing the expenditure without legislative authorization. That would be Mark Dayton! There should be no taxpayer dollars.

David Homstad
Rosemount, MN

From: [Patrick Zalusky](#)
To: [*COMM Public Comments HIX](#)
Cc: Sheri@cchfreedom.org
Subject: Healthcare exchange
Date: Friday, October 05, 2012 4:49:46 PM

It is my understanding that you are seeking public input in regards to the funding method for the Obamacare Exchange.

Bottom line, there should be no funding of this additional government bureaucracy because there is no authority from the State legislature to even create it in Minnesota.

Everything that you are doing to this end is a huge waste of scarce resources (ie tax dollars) that could be better used elsewhere.

Patrick R. Zalusky
PO Box 316
Cleveland, MN 56017

From: [Debra Jurek](#)
To: [*COMM Public Comments HIX](#)
Cc: Sheri@cchfreedom.org
Subject: No to MN Obamacare Exchange
Date: Friday, October 05, 2012 5:01:30 PM

I am writing to you today to let my voice be heard in St. Paul. I do NOT want to fund the Obamacare exchange! There is no need to do so.

There is no authority in Minnesota state law to build the exchange here in Minnesota. The production of the funding report and chart, as well as the work and time entailed in holding meetings for the Exchange Advisory Task Force and the 10 Exchange working groups, including the Finance work group that came up with these funding recommendations, is a waste of time and valuable taxpayer dollars.

Sincerely,
Deb Jurek
6810 Oakley ST NE
Fridley MN 55432

From: [Ann B](#)
To: [*COMM Public Comments HIX](#)
Subject: Obamacare
Date: Friday, October 05, 2012 5:19:36 PM

To spend so much time and taxpayer money trying to figure out who should pay for a MN Obamacare Exchange (not to mention the fact that we don't want to fund it in any way, shape, or form) is a dishonor to us citizens. MN state law gives no authority for the exchange and I ask that all who are involved in building it cease from doing so. We deserve better, much better. I agree that our health system needs improvement, but less government control, not more, is what we should be discussing.

Thank you,

Laura Bekkala,

Cokato, MN

From: [V REYNOLDS](#)
To: [*COMM Public Comments HIX](#)
Cc: sheri@cchfreedom.org
Subject: Obamacare exchange
Date: Friday, October 05, 2012 7:06:33 PM

There is no need to fund the Obamacare exchange and I want no part of it. This is a waste of time and taxpayer money. There is no authority in state law to build the exchange in Minnesota.

Valerie Reynolds
Anoka, MN

From: [Alan Zenk](#)
To: [*COMM Public Comments HIX](#)
Subject: Who Should Fund the Health Care Exchange?
Date: Friday, October 05, 2012 10:09:46 PM

I'm responding to your request for public comment as to who should fund the health care exchange.

YOU DON'T HAVE THE RIGHT TO STEAL OUR MONEY TO BUILD THE EXCHANGE IN THE FIRST PLACE. THE LEGISLATURE HASN'T ALLOCATED FUNDS FOR IT. Just because you love the idea, doesn't mean you can steal other peoples' money to pursue it. Spend your own money if you are so excited about it. STOP STEALING MINE. IT'S NOT YOURS.

Alan Zenk
Plymouth, MN

From: [Mary Wenborg](#)
To: [*COMM Public Comments HIX](#)
Date: Saturday, October 06, 2012 7:45:28 AM

When is enough enough. How do you expect retired people to keep up with all the taxes city and state want to impose on us. THIS IS GETTING REDICULOUS!!

Obamacare is a scam from the beginning and still is. Kill the bill.

From: [Miriam Jondahl](#)
To: [*COMM Public Comments HIX](#)
Cc: sheri@cchfreedom.org
Subject: exchange
Date: Saturday, October 06, 2012 8:23:47 AM

We don't want to fund the Obamacare exchange, and there is no need to do so. There is no authority in state law to build the exchange in Minnesota. The production of the funding report and chart, as well as the work and time entailed in holding meetings for the Exchange Advisory Task Force and the 10 Exchange working groups, including the Finance work group that came up with these funding recommendations, is a waste of time and valuable taxpayer dollars.

Dick and Miriam Jondahl

From: [Wayne Kallestad](#)
To: [*COMM Public Comments HIX](#)
Subject: Please stop work on the Obama Health Exchange
Date: Saturday, October 06, 2012 8:29:30 AM

I don't want to fund the Obamacare exchange, and there is no need to do so. There is **no authority in state law** to build the exchange in Minnesota. All of the work, the production of the funding report and chart, the work and time entailed in holding meetings for the Exchange Advisory Task Force and the 10 Exchange working groups, A well as the Finance work group that came up with these funding recommendations, is a waste of time and valuable taxpayer dollars. **Please stop work on this exchange.**

Wayne Kallestad
PO Box 270994
Vadnais Heights, MN 55127

From: [Bill Robinson](#)
To: [*COMM Public Comments HIX](#)
Cc: Sheri@cchfreedom.org
Subject: obamacare control
Date: Saturday, October 06, 2012 10:10:45 AM

I don't want to fund the Obamacare exchange, and there is no need to do so. There is no authority in state law to build the exchange in Minnesota. The production of the funding report and chart, as well as the work and time entailed in holding meetings for the Exchange Advisory Task Force and the 10 Exchange working groups, including the Finance work group that came up with these funding recommendations, is a waste of time and valuable taxpayer dollars.
Regards, Bill Robinson

From: lhiltner@aol.com
To: [*COMM Public Comments HIX](#)
Cc: sheri@cchfreedom.org
Subject: I Don't Want to Pay For Obamacare Exchange
Date: Saturday, October 06, 2012 10:35:46 AM

Why are we planning to set up an Exchange in Minnesota in the first place? Many other states have decided not to do so. Are we so desperate to support a poorly thought out idea as Obamacare that we are willing to create more bureaucrats to waste our money?
There is nothing in state law that authorizes that an Exchange must be built.
I don't want to pay for an Exchange.

Lee Hiltner
9273 Ranchview Lane
Maple Grove, MN 55369

From: [Damon Rapozo](#)
To: [*COMM Public Comments HIX](#)
Subject: No on Obamacare
Date: Saturday, October 06, 2012 3:35:37 PM

Hello-

I don't want to fund the Obamacare exchange, and there is no need to do so. There is no authority in state law to build the exchange in Minnesota. The production of the funding report and chart, as well as the work and time entailed in holding meetings for the Exchange Advisory Task Force and the 10 Exchange working groups, including the Finance work group that came up with these funding recommendations, is a waste of time and valuable taxpayer dollars.

Damon Rapozo
Big Lake, MN 55309
612-865-0320

From: [Lance Lindstrom](#)
To: [*COMM Public Comments HIX](#)
Subject: Obamacare is nothing, so please treat it as such!
Date: Saturday, October 06, 2012 4:48:18 PM

I, along with those Minnesotans with common sense, want nothing to do with the Obamacare exchange. There is no authority in state law to build the exchange in Minnesota. The production of the funding report and chart, as well as the work and time entailed in holding meetings for the Exchange Advisory Task Force and the 10 Exchange working groups, including the Finance work group that came up with these funding recommendations, is a waste of time and valuable taxpayer dollars. Please quit wasting time on such nonsense, and if anything, point out that the legislation is flawed to those who created it, so they know that us citizens of Minnesota have enough intelligence to realize it is in our best interest to have nothing to do with it!

Lance Lindstrom

Top Stock for 2012

Stock Report Reveals \$40 Billion Opportunity.
Stockauthority.com

From: [Bob Odden](#)
To: [*COMM Public Comments HIX](#)
Cc: Sheri@cchfreedom.org
Subject: ObamaCare exchange
Date: Saturday, October 06, 2012 7:07:07 PM

There is no authority in state law to build the ObamaCare exchange in Minnesota. People in Minnesota don't want ObamaCare. Spending any money on this takes away from other needs people in this state have. The production of the funding report and chart, as well as the work and time entailed in holding meetings for the Exchange Advisory Task Force and the 10 Exchange working groups, including the Finance work group that came up with these funding recommendations, is a waste of time and valuable taxpayer dollars. Because of this, I say cease and desist all spending and activities associated with the ObamaCare exchange in Minnesota.

Bob Odden
1201 42 1/2 Ave NE
Columbia Heights, MN 55421

From: [Bill Kast](#)
To: [*COMM Public Comments HIX](#)
Subject: Obamacare exchange
Date: Saturday, October 06, 2012 7:59:14 PM
Importance: High

We don't want to fund the Obamacare exchange, and there is no need to do so. There is no authority in state law to build the exchange in Minnesota. The production of the funding report and chart, as well as the work and time entailed in holding meetings for the Exchange Advisory Task Force and the 10 Exchange working groups, including the Finance work group that came up with these funding recommendations, is a waste of time and valuable taxpayer dollars.

William E. and Kay S. Kast
Cambridge, MN

From: [Terry Johnson](#)
To: [*COMM Public Comments HIX](#)
Date: Saturday, October 06, 2012 10:03:56 PM

The Exchange is a formula for Socialism and should never be enforced by this state or any other. This is against the majority of the American people, and hopefully will be repealed by Congress and the Republican President this Nov. 6th.

Terry L. Johnson
A Proud Conservative

From: [Bryan Olson](#)
To: [*COMM Public Comments HIX](#)
Date: Saturday, October 06, 2012 10:49:35 PM

To whom it may concern:

I don't want to fund the Obamacare exchange, and there is no need to do so. There is no authority in state law to build the exchange in Minnesota. The production of the funding report and chart, as well as the work and time entailed in holding meetings for the Exchange Advisory Task Force and the 10 Exchange working groups, including the Finance work group that came up with these funding recommendations, is a waste of time and valuable taxpayer dollars.

Thank you for listening,
Bryan Olson

Sent from my iPad

From: [William Olson](#)
To: [*COMM Public Comments HIX](#)
Cc: Sheri@cchfreedom.org
Subject: MN OBAMACARE EXCHANGE
Date: Sunday, October 07, 2012 8:10:38 AM

I don't want to fund the Obamacare exchange, and there is no need to do so. There is no authority in state law to build the exchange in Minnesota. The production of the funding report and chart, as well as the work and time entailed in holding meetings for the Exchange Advisory Task Force and the 10 Exchange working groups, including the Finance work group that came up with these funding recommendations, is a waste of time and valuable taxpayer dollars. We never asked for Obamacare, didn't want Obamacare & still don't want Obamacare. Obamacare, as an unwanted government owned health plan was forced down our throats by a congress which did not understand the plan, because they never read the plan and was told that "you need to pass the plan so that you will know what's in it". That was just stupid and unethical on their part. They were told over and over that we did not want the Obamacare plan. Now we don't want and don't need the MN OBAMACARE EXCHANGE.

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Best regards, William

<mailto:weolson@wiktel.com>

"The trouble with quotes over the Internet is that you never know if they are genuine." ... Abraham Lincoln

From: [Don & Carole Powell](#)
To: [*COMM Public Comments HIX](#)
Cc: Sheri@cchfreedom.org
Subject: Comment: MN Exchange
Date: Sunday, October 07, 2012 9:07:28 AM

We have no intention to fund the Obamacare exchange, and we can find no reason to do so. There is no authority under Minnesota state law to build the exchange. The creation of funding reports and charts, the work and time spent holding meetings of the Exchange Advisory Task Force with 10 Exchange working groups, including the Finance Working Group that came up with these funding recommendations, is a waste of time and our taxpayer dollars. Please stop the madness of creating this exchange and the millions of dollars it will cost us.

Sincerely,

Don & Carole Powell
Baudette, MN 56623
218-634-2187
kokobuster@mncable.net

From: [Paul Silseth](#)
To: [*COMM Public Comments HIX](#)
Cc: Sheri@cchfreedom.org
Subject: Obamacare Exchange and anything else related to it!
Date: Sunday, October 07, 2012 9:26:33 AM

I don't want to fund the Obamacare exchange, and there is no need to do so. There is no authority in state law to build the exchange in Minnesota. The production of the funding report and chart, as well as the work and time entailed in holding meetings for the Exchange Advisory Task Force and the 10 Exchange working groups, including the Finance work group that came up with these funding recommendations, is a waste of time and valuable taxpayer dollars.

I am against Obamacare in itself and any of this state exchange also. No one can change that much and include that many more people and benefits and truly believe it will be cheaper and more beneficial. Please let me make my own decisions on what I eat, drive, wear, teach my children, how I worship and how I go about ***my own*** health care. PLEASE, a lot less government is good for us all!

Paul Silseth

From: [Bill Bergen](#)
To: [*COMM Public Comments HIX](#)
Cc: Sheri@cchfreedom.org
Subject: Obamacare Exchange
Date: Sunday, October 07, 2012 10:11:05 AM

I don't want to fund the Obamacare exchange, and there is no need to do so. There is no authority in state law to build the exchange in Minnesota. I'm a senior, & I already pay \$600/month for a health insurance supplemental plan for my wife and myself, plus what we pay for Medicare. We can't afford any additional cost, or we will not survive.

Bill Bergen

From: [Webb, Mickey](#)
To: [*COMM Public Comments HIX](#)
Subject: Funding the MN Exchange
Date: Sunday, October 07, 2012 10:33:05 AM

I don't believe the best approach in getting uninsured MN residents to be insured is through an online portal (MN Exchange). I believe it is a complete waste of tax payer dollars that should be spent focusing on the real issues of **Healthcare**. But, if the state of MN passes a law (which I don't believe has happened) to build an Exchange portal, I believe the people using this portal should pay. Not, the insurance company (whom already pay for the enrollment into their plans) or the private sector.

Mickey Webb
Carver, MN

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From: [Patricia Peloquin](#)
To: [*COMM Public Comments HIX](#)
Cc: sheri@cchfreedom.org
Subject: No to Minnesotans funding the Obamacare exchange--no authority in state law
Date: Sunday, October 07, 2012 10:46:45 AM

As a Minnesotan, I **DO NOT** want to fund the Obamacare exchange, and there is no need to do so.

There is **no authority** in state law to build the exchange in Minnesota. The production of the funding report and chart, as well as the work and time entailed in holding meetings for the Exchange Advisory Task Force and the 10 Exchange working groups, including the Finance work group that came up with these funding recommendations, is a waste of time and valuable taxpayer dollars.

-
In addition, this so-called Affordable Care act is **NOT** affordable, and we now find it will cost at least double the promised cost, with all the shenanigans to keep it under \$1 trillion, i.e. "Doc Fix" taken out. So doctors are not shortchanged, snuck this cost in a separate bill. Your name, etc. **It's NOT** affordable. Plus all the bribes (Cornhusker kickback, etc. etc. to give several states millions of dollars and exemptions; plus promise to house rep Bart Stupak, Michigan Democrat to **NOT** fund abortions, through a supposed Presidential Executive order. **THIS IS NOT BEING FOLLOWED!** His vote was needed to pass the bill.

What an outrage! Now, without authority in state law, you are trying to build this exchange in Minnesota and waste taxpayer dollars.

Sincerely,

Patricia A. Peloquin
1701 Hawk Trail
Buffalo, MN 55313

From: [Al Knudson](#)
To: [*COMM Public Comments HIX](#)
Subject: Exchange funding
Date: Sunday, October 07, 2012 11:47:59 AM

You people don't get it. Stop spending OUR MONEY!

I don't want to fund the Obamacare exchange, and there is no need to do so. After they rammed it through congress, sensible people woke up and are saying that's enough!

There is no authority in state law to build the exchange in Minnesota. The production of the funding report and chart, as well as the work and time entailed in holding meetings for the Exchange Advisory Task Force and the 10 Exchange working groups, including the Finance work group that came up with these funding recommendations, is a waste of time and our valuable taxpayer dollars.

Quit trying to implement systems that you hope won't be able to get reversed.

When our family runs out of money we quit spending stupid. Why don't you instead meet and discuss how you can spend less of our money and lower taxes to get people back to work.

Have a nice day,

Al Knudson

Annandale, MN

From: [Roger Wikstrom](#)
To: [*COMM Public Comments HIX](#)
Subject: MN insurance exchange
Date: Sunday, October 07, 2012 12:29:31 PM

Please do not waste additional funds to move forward on the insurance exchange. Please stop all activities-NOW>

I don't want to fund the Obamacare exchange, and there is no need to do so. There is no authority in state law to build the exchange in Minnesota. The production of the funding report and chart, as well as the work and time entailed in holding meetings for the Exchange Advisory Task Force and the 10 Exchange working groups, including the Finance work group that came up with these funding recommendations, is a waste of time and valuable taxpayer dollars.

Please listen to your constituents.

Roger Wikstrom
3175 232nd St E
Hampton, MN

From: [Todd Britz](#)
To: [*COMM Public Comments HIX](#)
Cc: Sheri@cchfreedom.org
Subject: Funding the Obamacare Exchange
Date: Sunday, October 07, 2012 12:39:28 PM

To Whom It May Concern:

We should not fund the Obamacare exchange. There is no authority in state law to build the exchange in Minnesota. Until you have direction from the Minnesota legislature, all work on the exchange should be halted. The exchange is government-run health care and it is bad public policy. Further, spending money on the exchange without approval from the legislature is unlawful, immoral, and sets a terrible precedent.

Sincerely,

Todd Britz
Maple Grove, MN

From: [susan zachman](#)
To: [*COMM Public Comments HIX](#)
Subject: OBAMA CARE
Date: Sunday, October 07, 2012 1:23:41 PM

PLEASE LISTEN

TO THE

**CITIZENS OF
MINNESOTA**

**THROW OUT
OBAMA CARE**

WE DO NOT

WANT IT!!!

From: [Richard Quiring](#)
To: [*COMM Public Comments HIX](#)
Cc: Sheri@cchfreedom.org
Subject: MN's Obamacare Exchange
Date: Sunday, October 07, 2012 2:14:11 PM

I don't want to fund the Obamacare exchange, and there is no need to do so. There is no authority in state law to build the exchange in Minnesota. The production of the funding report and chart, as well as the work and time entailed in holding meetings for the Exchange Advisory Task Force and the 10 Exchange working groups, including the Finance work group that came up with these funding recommendations, is a waste of time and valuable taxpayer dollars. There should be no taxpayers dollars used for any expense of Obamacare Exchange. The estimates dollars for the cost of this very expensive exchange is nothing but pure taxpayers waste of tax dollars. Anyone that wants this exchange should pay for it themselves and any of the expenses that go with it should be charge to that persons premium. Healthcare is the responsibility of each person and not the government. People need to take responsibility for themselves and the government needs to get out of our lives.

Betty Quiring

From: [Bob Mann](#)
To: [*COMM Public Comments HIX](#)
Subject: Obama care exchange
Date: Sunday, October 07, 2012 2:15:44 PM

After reading about this I totally agree with the following statement

I don't want to fund the Obamacare exchange, and there is no need to do so. There is no authority in state law to build the exchange in Minnesota. The production of the funding report and chart, as well as the work and time entailed in holding meetings for the Exchange Advisory Task Force and the 10 Exchange working groups, including the Finance work group that came up with these funding recommendations, is a waste of time and valuable taxpayer dollars.

Thanks for your time

Bob Mann

From: swengar.tds.net
To: [*COMM Public Comments HIX](#)
Cc: Sheri@cchfreedom.org
Subject: Exchange
Date: Sunday, October 07, 2012 4:30:56 PM

We don't want to fund the Obamacare exchange, and there is no need to do so. There is no authority in state law to build the exchange in Minnesota. The production of the funding report and chart, as well as the work and time entailed in holding meetings for the Exchange Advisory Task Force and the 10 Exchange working groups, including the Finance work group that came up with these funding recommendations, is a waste of time and valuable taxpayer dollars. This appears to be an unlawful move designed to do an end run around the wishes of the voters of Minnesota.

Gary and Judy Swenson

From: [DAVID-LINDE DITMARSON](#)
To: [*COMM Public Comments HIX](#)
Subject: obamacare
Date: Sunday, October 07, 2012 7:23:38 PM

There is no state law to fund this exchange. Neither is there state funds authorized to study an exchange. I do not want my tax dollars used in this manner. The best option is to refuse to fund obamacare as many other states have opted to do. That is the wisest use of my tax dollars.

Thank you
David Ditmarson

From: vbmpls@pro-ns.net
To: [*COMM Public Comments HIX](#)
Cc: Sheri@cchfreedom.org
Date: Sunday, October 07, 2012 7:25:17 PM

Whoa!

We do not need, nor want, a "Minnesota Health Care Exchange." Or any federal government usurpation of Minnesota's governance.

Please do not let Minnesota taxpayers get sucked into paying for a private label ("Minnesota") version of a federally-designed and run health care insurance program.

Governor Dayton's extra-legal end run around the legislature is hi-jacking their authority for a euphorian program that will steal health care access from all Minnesota citizens.

Thank you for your attention to this request.

Val Baertlein

From: [DENNIS WAGNER](#)
To: [*COMM Public Comments HIX](#)
Subject: obamacare
Date: Sunday, October 07, 2012 8:03:16 PM

I don't want to fund the Obamacare exchange, and there is no need to do so. There is no authority in state law to build the exchange in Minnesota. The production of the funding report and chart, as well as the work and time entailed in holding meetings for the Exchange Advisory Task Force and the 10 Exchange working groups, including the Finance work group that came up with these funding recommendations, is a waste of time and valuable taxpayer dollars.

Dennis Wagner

From: [Scott Gross](#)
To: [*COMM Public Comments HIX](#)
Subject: Health care exchange
Date: Sunday, October 07, 2012 8:20:26 PM

Please stop spending my tax dollars on a worthless health care exchange, it is the biggest waste of taxpayer dollars and programs I've ever seen.

Scott Gross

Scott Gross
600 Reed St. Suite 104
Mankato, MN 56001
507-345-7591 or 800-345-7395
507-345-3321 fax

From: [Heidi Engen](#)
To: [*COMM Public Comments HIX](#)
Subject: No to Obamacare!
Date: Sunday, October 07, 2012 8:51:39 PM

Government has overstepped their bounds! This is unconstitutional!

Heidi Engen
19030 Easton Road
Wayzata, MN 55391

Sent from my iPod

From: [Crystal Quiring](#)
To: [*COMM Public Comments HIX](#)
Subject: Who Should Pay for Exchanges?
Date: Sunday, October 07, 2012 10:43:54 PM

No one! The state has no authority to establish exchanges - and it doesn't have to. I do not want my tax dollars used in this way.

Crystal Quiring
3110 N. Chestnut St.
#316
Chaska MN 55318
952-221-2787

From: [Lindskog, Eric W.](#)
To: [*COMM Public Comments HIX](#)
Subject: MN OBAMACARE EXCHANGE
Date: Monday, October 08, 2012 3:30:22 AM

I don't want to fund the Obamacare exchange, and there is no need to do so. There is no authority in state law to build the exchange in Minnesota. The production of the funding report and chart, as well as the work and time entailed in holding meetings for the Exchange Advisory Task Force and the 10 Exchange working groups, including the Finance work group that came up with these funding recommendations, is a waste of time and valuable taxpayer dollars.

Eric Lindskog
2514 Mayowood Lane SW
Rochester, MN 55902

From: [Denise Ryan-McKee](#)
To: [*COMM Public Comments HIX](#)
Subject: Sheri@cchfreedom.org
Date: Monday, October 08, 2012 5:15:48 AM

I don't want to fund the Obamacare exchange, and there is no need to do so. There is no authority in state law to build the exchange in Minnesota. The production of the funding report and chart, as well as the work and time entailed in holding meetings for the Exchange Advisory Task Force and the 10 Exchange working groups, including the Finance work group that came up with these funding recommendations, is a waste of time and valuable taxpayer dollars. Stop the spending. We are broke.

Denise M. Ryan-McKee

St. Paul, MN

From: [Bbradash Bradash](#)
To: [*COMM Public Comments HIX](#)
Cc: Sheri@cchfreedom.org
Subject: exchange
Date: Monday, October 08, 2012 7:16:14 AM

I don't want to fund the Obamacare exchange, and there is no need to do so. There is no authority in state law to build the exchange in Minnesota. The production of the funding report and chart, as well as the work and time entailed in holding meetings for the Exchange Advisory Task Force and the 10 Exchange working groups, including the Finance work group that came up with these funding recommendations, is a waste of time and valuable taxpayer dollars. Please start acting responsible.

--

Bruce H Bradash
LTC Ins Adv Inc
15120 May Ave N
Stillwater MN 55082
w-651-433-5743
f-651-433-5503
www.ltcinsadvisors.com

From: [Clare Williams](#)
To: [*COMM Public Comments HIX](#)
Subject: Obamacare exchange
Date: Monday, October 08, 2012 7:56:12 AM

Minnesota Exchange Division,

I am completely against the funding of the Obamacare exchange.

There is no authority in state law to build the exchange in Minnesota. The production of the funding report and chart, as well as the work and time entailed in holding meetings for the Exchange Advisory Task Force and the 10 Exchange working groups, including the Finance work group that came up with these funding recommendations, is a waste of time and valuable taxpayer dollars.

Clare D. Williams
clare@travelersfare.com

From: [Alexander, Thomas F.](#)
To: [*COMM Public Comments HIX](#)
Cc: ["Sheri@cchfreedom.org"](mailto:Sheri@cchfreedom.org)
Subject: Who Should PAY for MN's Obamacare Exchange?
Date: Monday, October 08, 2012 8:02:20 AM

I don't want to fund the Obamacare exchange, and there is no need to do so. There is no authority in state law to build the exchange in Minnesota.

The production of the funding report and chart, as well as the work and time entailed in holding meetings for the Exchange Advisory Task Force and the 10 Exchange working groups, including the Finance work group that came up with these funding recommendations, is a waste of time and valuable taxpayer dollars.

Stop all such work now.

Tom Alexander
Savage, MN

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From: [Hale Meserow](#)
To: [*COMM Public Comments HIX](#)
Subject: Paying for Obamacare
Date: Monday, October 08, 2012 9:14:39 AM

Obamacare is not Constitutional. It's a political monstrosity that was ramroded through Congress by unscrupulous liberals wielding shady deals. Like FDR's WPA and CCC, it is a big-government, high-spending attempt to deal with a problem by overwhelming it with taxpayer dollars. And, like the WPA and CCC, it will die in the next Congress. Do not spend a DIME to create a Minnesota exchange. Instead, do the smart thing and wait. Save the money.

Hale Meserow
Eagan, MN

From: [Brian Emswiler](#)
To: [*COMM Public Comments HIX](#)
Cc: Sheri@cchfreedom.org
Subject: MN Obama Care Exchange
Date: Monday, October 08, 2012 9:28:56 AM
Attachments: [image001.png](#)
[image003.png](#)
[image005.png](#)
[image006.png](#)

To whom this concerns,

As a business owner and tax payer in Minnesota, I strongly oppose Obama health exchange in Minnesota and the tax dollars you are using to fund it. Using millions of our dollars to fund an exchange that already exists in the free market i.e., E-health, shop health MN and other website tools already exist for consumers to compare and shop the best health plans. Wasting millions of my tax dollars each and every year on another Government program that we didn't authorize needs to stop!

Sincerely,

Brian Emswiler | President

Long Term Care Insurance Advisors, Inc.

15830 Venture Lane | Eden Prairie, MN 55344

Phone: 952.937.9127/800.848.5080 | **Fax:** 952.937.7605

Email: be@ltheadv.com | service@ltheadv.com

Websites: <http://www.ltheadv.com> | <http://www.ShopHealthMN.com>

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From: [Hermie](#)
To: [*COMM Public Comments HIX](#)
Subject: obama care
Date: Monday, October 08, 2012 9:45:04 PM

Who ever said we want obamacare? This is the United States and we are suppose to have the right to vote. Let obama pay and use it if he thinks it's so great.

From: [Wood, Ken](#)
To: [*COMM Public Comments HIX](#)
Cc: Sheri@cchfreedom.org
Subject: MN Healthcare Exchange
Date: Monday, October 08, 2012 9:57:42 AM

With regard to the state of Minnesota setting up and funding a Healthcare Exchange (Obamacare Exchange), there is no need to build this exchange in Minnesota. I see no authority in Minnesota state law for the Healthcare Exchange. I find that the work in planning, holding meetings, and the production of the funding report for Exchange Advisory Task Force is a waste of valuable taxpayer dollars. With operating costs estimated by some to high as \$140 million dollars per year, we need to stop wasting time and money of Minnesota taxpayers. We are already tax enough in this state.

Thank you,

Ken A. Wood
youbuildyousave@msn.com

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Rust Consulting, Inc.
www.RustConsulting.com

From: [Rosanne](#)
To: [*COMM Public Comments HIX](#)
Cc: Sheri@cchfreedom.org
Subject: These People Says "NO" to Funding Unauthorized HC Exchange
Date: Monday, October 08, 2012 10:35:50 AM

Our State Legislature never authorized a Minnesota Obamacare(control) exchange. Why should Minnesotans be taxed, i.e., forced, to pay for what was never authorized? In time and dollars, the setup cost alone is prohibitive. We didn't authorize it; we shouldn't be taxed **as though** we **did!** It's that simple!

Louis and Rosanne LaCasse
3060 LaBore Road
St. Paul, MN 55109

From: [Marks, Tim](#)
To: [*COMM Public Comments HIX](#)
Date: Monday, October 08, 2012 10:41:06 AM

Minnesota tax payers do not want the Minnesota Insurance Exchange. Please tell the citizens of Minnesota the truth, that premiums will be higher in the exchange than they are now!

I don't want to fund the Obamacare exchange, and there is no need to do so. There is no authority in state law to build the exchange in Minnesota. The production of the funding report and chart, as well as the work and time entailed in holding meetings for the Exchange Advisory Task Force and the 10 Exchange working groups, including the Finance work group that came up with these funding recommendations, is a waste of time and valuable taxpayer dollars.

Tim Marks
Employee Benefits Consultant
North Star Consultants, Inc.
2701 University Ave. S.E.
Minneapolis, MN 55414
612-617-6102
612-617-6014 (fax)
1-888-257-9843

From: [Kohl, Rex](#)
To: [*COMM Public Comments HIX](#)
Cc: ["Sheri@cchfreedom.org"](mailto:Sheri@cchfreedom.org)
Subject: Funding of the insurance exchange
Date: Monday, October 08, 2012 10:51:20 AM
Attachments: [image001.png](#)

To whom it may concern:

I understand there is an opportunity for public comment or input as to how the costs of funding an insurance exchange in Minnesota should be supported. I have seen estimates from \$40,000,000 per year to \$140,000,000 per year to administer an exchange. If an exchange becomes necessary, I feel that there should be a clearly communicated fee charged to every individual who accesses care through the exchange, unless they are Medicaid recipients in which case there are no premiums or fees assessed. And that fee should fairly represent the per capita cost of administration of the exchange.

I firmly believe that full disclosure of operating costs are necessary so that the public isn't duped by the illusion that government can run any program at lower costs than the private sector. For years I have heard political figures extol the virtues of Medicare and how it is a more efficient delivery system than the private sector. Because it can, it dictates lower than cost reimbursement rates. Those savings in reimbursement rates have to be absorbed by private pay plans through cost shifting. Without cost shifting the medical services community would be out of business at Medicare reimbursement rates. And the actual costs of administration, by the time the medical providers complete all required claims filings plus the contracted administration of Medicare render it a more costly distribution system than the private sector.

If we are going to have an exchange in Minnesota, all costs need to be fully disclosed so that any future comparison between private sector distribution and administration is done on a level playing field. If the costs of administration can be buried in government as though they don't exist and then compared to private sector distribution and administration, we will be railroaded into a single payer system under false assumptions. There is nothing government can do that the private sector through competition can't do better and more efficiently. Government's role should be one of maintaining fair competition between private sector players, not going into competition with them.

Thank you for the opportunity to provide comments.

Rex



Rex L. Kohl, CLU, CEBS, CLTC
VP | Advanced Planning

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From: [Jerry](#)
To: [*COMM Public Comments HIX](#)
Cc: [Jerry](#)
Subject: Minnesota HealthCare Exchange
Date: Monday, October 08, 2012 11:22:53 AM

To: MN Office of Management and Budget

I am opposed to funding the proposed HealthCare Exchanges for Minnesota. These entities should not be set up because they have not been authorized by the state legislature. Therefore I am also opposed to even having our state expend time and effort to set up Exchange Working Groups in the meantime.

Before our state considers spending any money on these exchanges, the appropriate laws need to be passed and the revenue authorized by the current government bodies. At that time, the legislature should determine (taking public input into account) the best funding method.

Thank you for asking for my comments.

Gerald Paulson
Minnesota resident

From: [Michelle Leyde](#)
To: [*COMM Public Comments HIX](#)
Cc: Sheri@cchfreedom.org
Subject: Health Exchange
Date: Monday, October 08, 2012 11:43:33 AM

Why is there an exchange in MN? I don't want to fund the Obamacare exchange, and there is no need to do so. There is no authority in state law to build the exchange in Minnesota. The production of the funding report and chart, as well as the work and time entailed in holding meetings for the Exchange Advisory Task Force and the 10 Exchange working groups, including the Finance work group that came up with these funding recommendations, is a waste of time and valuable taxpayer dollars. Is this a way to create more government to rob the people blind? Isn't there enough debt? Please help clean up our government!

Michelle Leyde
Hutchinson, MN

From: [Jill Thompson](#)
To: [*COMM Public Comments HIX](#)
Cc: Sheri@cchfreedom.org
Subject: MN Exchange ~
Date: Monday, October 08, 2012 12:21:59 PM

Absolutely not!

There is no need to fund the Obamacare exchange in MN and no authority in state law to build it here. I am heartily opposed to doing so. The work, time and building of bureaucracy involved in implementing the exchange is a huge waste of time and money.

I say NO WAY!

Jill Thompson
651-308-2901

From: [Theresa Branstner](#)
To: [*COMM Public Comments HIX](#)
Cc: Sheri@cchfreedom.org
Subject: Obamacare Exchange
Date: Monday, October 08, 2012 12:27:53 PM

I do not want the Obamacare exchange and feel there is NO NEED to have the exchange in place here in Minnesota or anywhere else!!!! Our MN state law does not give any authority to build this exchange in our state.

The efforts put forth such as the producing of the funding report and chart, meetings being held for the Exchange Advisory Task Force and the 10 Exchange Working Groups which includes the "Finance Work Group," are a waste of time, and our valuable tax dollars. Nobody gave these groups authorization, they are not elected officials and they have no place in deciding how and why and when this Exchange should occur in our great state of Minnesota. This and these actions need to cease!! Taxpayers have had enough!!! It is unethical to TAKE more of tax payers dollars to implement and operate a bill that was partisan and crammed down the throats of the American people. Stop this now as I believe it is one more infringement on our freedom as citizens of this state and country.

Theresa Branstner
Citizen of the United States
Resident of Minnesota

Richmond, Minnesota

From: [Mark Steege](#)
To: [*COMM Public Comments HIX](#)
Cc: sheri@cchfreedom.org
Subject: Minnesota Health Insurance Exchange
Date: Monday, October 08, 2012 12:46:49 PM

I do not want to fund a Minnesota Health Insurance Exchange, there is no need to do so. There is no authority in state law to build the exchange in Minnesota. The whole process of creating an exchange that is currently under way is a waste of time and valuable taxpayer dollars for the residents for Minnesota.

Regards,

Mark Steege
Sage Beacon Partners
2600 Eagan Woods Dr. #455
Eagan, MN 55121
direct 651-687-0075, fax 651-687-0096
msteege@sagebeaconpartners.com

From: [Fogelson, Steve](#)
To: [*COMM Public Comments HIX](#)
Cc: Sheri@cchfreedom.org
Subject: Who Should PAY for MN's Obamacare Exchange
Date: Monday, October 08, 2012 1:14:54 PM

To Whom it may concern,

Why do you insist on proceeding with something that has not been approved by the state legislature?

I don't want to fund the Obamacare exchange, and there is no need to do so. There is no authority in state law to build the exchange in Minnesota. The production of the funding report and chart, as well as the work and time entailed in holding meetings for the Exchange Advisory Task Force and the 10 Exchange working groups, including the Finance work group that came up with these funding recommendations, is a waste of time and valuable taxpayer dollars.

Please stop and listen to the legislature and taxpayers.

Respectfully,

Steve Fogelson
13878 Damon Dr SE
Bemidji, MN 56601

From: [Rick Anderson](#)
To: [*COMM Public Comments HIX](#)
Date: Monday, October 08, 2012 1:18:37 PM

I don't want to fund the Obamacare exchange, and there is no need to do so. There is no authority in state law to build the exchange in Minnesota. The production of the funding report and chart, as well as the work and time entailed in holding meetings for the Exchange Advisory Task Force and the 10 Exchange working groups, including the Finance work group that came up with these funding recommendations, is a waste of time and valuable taxpayer dollars.

The State Of Minnesota should join in the law suit to defend our taxpayer dollars against this giant government take-over of the healthcare system, and not bow to this egregious monstrosity.

Rick Anderson
Buffalo, MN

From: [chris raynr](#)
To: [*COMM Public Comments HIX](#)
Date: Monday, October 08, 2012 1:32:46 PM

Dear Sirs:

I think the idea of an exchange is foolish. We don't need it and we have trained people already to help the public out in making a choice of a health care plan. I does nothing to lower the cost of health care. I feel the cost will rise and the choices will be limited. Who will pay for it? Not me as a tax payer of Minn.

Sincerely,
Chris Rayner
Red Wing, Minn

From: [Jim Sarych](#)
To: [*COMM Public Comments HIX](#)
Cc: ["Sheri@cchfreedom.org"](mailto:Sheri@cchfreedom.org)
Subject: Obamacare exchange
Date: Monday, October 08, 2012 2:25:57 PM
Attachments: [image003.jpg](#)

I don't want to fund the Obamacare exchange, and there is no need to do so. There is no authority in state law to build the exchange in Minnesota. The production of the funding report and chart, as well as the work and time entailed in holding meetings for the Exchange Advisory Task Force and the 10 Exchange working groups, including the Finance work group that came up with these funding recommendations, is a waste of time and valuable taxpayer dollars.

It is time we all join together to discuss what are some creative ideas to look at when it comes to our health care.

Thank you,

Description: New FCI Logo Green2



Jim Sarych | Principal

Financial Concepts, Inc. | 9655 Schmidt Lake Road | Plymouth, MN 55442
Direct 763.450.1842 | Fax 763.450.1942
jsarych@fci-benefits.com | www.fci-benefits.com

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From: [The Fugative R Jensen](#)
To: [*COMM Public Comments HIX](#)
Subject: Obamacare exchange
Date: Monday, October 08, 2012 2:28:14 PM

I don't want to fund the Obamacare exchange, and there is no need to do so. There is no authority in state law to build the exchange in Minnesota. The production of the funding report and chart, as well as the work and time entailed in holding meetings for the Exchange Advisory Task Force and the 10 Exchange working groups, including the Finance work group that came up with these funding recommendations, is a waste of time and valuable taxpayer dollars.

Your name, etc.

Rick Jensen

"a society that puts equality — in the sense of equality of outcome — ahead of freedom will end up with neither equality nor freedom.... On the other hand, a society that puts freedom first will, as a happy by-product, end up with both greater freedom and greater equality."

[Milton Friedman](#)

From: [Kevin Urlaub](#)
To: [*COMM Public Comments HIX](#)
Cc: Sheri@cchfreedom.org
Date: Monday, October 08, 2012 2:42:22 PM

Dear State of MN,

I don't think the State of MN should fund the Obamacare exchange, and there is no need to do so. There is no authority in state law to build the exchange in Minnesota. The production of the funding report and chart, as well as the work and time entailed in holding meetings for the Exchange Advisory Task Force and the 10 Exchange working groups, including the Finance work group that came up with these funding recommendations, is a waste of time and valuable taxpayer dollars.

Please don't waste our money.

Kevin Urlaub
Health & Life Financial Services
2191 Northdale Blvd
Coon Rapids, MN 55433
763-287-0055
fax 763-287-0057

From: [Don Lee](#)
To: [*COMM Public Comments HIX](#)
Subject: Health Care Exchange
Date: Monday, October 08, 2012 3:45:46 PM

To the officials who are planning the health care insurance "exchange",

I understand that comments are being accepted on the upcoming so-called "health care exchange" being researched for implementation for the state of Minnesota.

The idea that we need an "exchange" for health care to give me a single place I can buy my health insurance, instead of the dozens of places I can get it today, is absurd.

The idea that I need the state of Minnesota to do my research for me, and that its research and information will be more trusted and more accurate than the insurance agent I have been working with for 30 years is absurd.

The idea that the state of Minnesota can do through government fiat what the marketplace cannot - increase availability and quality WITHOUT raising costs is absurd.

The idea that the millions of taxpayer dollars going into this exchange will be paid for by "someone else" (the feds) is both absurd and insulting.

I object in the strongest terms to the current activity leading to an official monopoly health care "exchange". I remind you that what it really is boils down to setting up a monopoly state insurance agent through which I will be forced to acquire my health insurance.

Please explain to me why I would have ANY reason to support this?

For the poor? I would rather give my charity dollars to the local charities that will do the job without taking my freedom.

I respectfully suggest that the goal of setting up a health care "exchange" in Minnesota is self defeating, wrong headed and incompatible with economic common sense and my freedom. It is not authorized by the state legislature, and is therefore arguably illegal.

I object, in the strongest terms.

Who should pay for this exchange? No one. It should be abandoned.

-dgl-

Donald Lee
1037 Beatrice St.
Eagan, MN 55121
651-454-2380
email: HIXMN@c.icompute.com

From: [Roxann Johnson](#)
To: [*COMM Public Comments HIX](#)
Cc: sheri@cchfreedom.org
Subject: Minnesota (Obamacare) Exchange
Date: Monday, October 08, 2012 3:49:46 PM

Stop the train right now! The Patient Protection and Affordable Care Act does not protect patients and is not affordable from any perspective. The PPACA should never have been passed in the first place. However, just because the damage has been done doesn't mean we need to make things even worse.

The Minnesota Exchange was not authorized by the Minnesota Legislature and we should NOT consider funding the Exchange at all, regardless of the irresponsible act of the governor to move forward.

I agree with the CCHF that we should NOT fund the Minnesota Exchange; there is no need to do so. There is no authority in state law to build the exchange in Minnesota. The production of the funding report and chart, as well as the work and time entailed in holding meetings for the Exchange Advisory Task Force and the 10 Exchange working groups, including the Finance work group that came up with these funding recommendations, is a waste of time and valuable taxpayer dollars.

And now we want to spend between (estimated) \$40 - \$140 Million annually just to operate the Exchange? It's difficult to decide which is more onerous - Health Exchange or Light Rail: neither is needed; both are unnecessary wastes of tax-payers' precious dollars today and in the foreseeable future. And yet, we continue to spend money we don't have, to put our future generations even further in debt.

I have spoken with my State Senator about this on more than one occasion. My voice was heard, but obviously we have differing opinions. I am yet to be convinced that this is a wise move.

Roxann Johnson
MNSD48

From: [Gary A Zittlow](#)
To: [*COMM Public Comments HIX](#)
Subject: MN insurance exchanges
Date: Monday, October 08, 2012 4:45:14 PM

I don't want to fund the Obamacare exchange, and there is no need to do so. There is no authority in state law to build the exchange in Minnesota. The production of the funding report and chart, as well as the work and time entailed in holding meetings for the Exchange Advisory Task Force and the 10 Exchange working groups, including the Finance work group that came up with these funding recommendations, is a waste of time and valuable taxpayer dollars.

This administration is the biggest bunch of thieves we have ever had in this country.

Gary Zittlow

Gary Zittlow
320-230-0761

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New York Life Insurance Co, 51 Madison Ave, New York, NY 10010

From: [Debbie Johnson](#)
To: [*COMM Public Comments HIX](#)
Cc: ["Sheri@cchfreedom.org"](#)
Subject: Obamacare Exchange Comments
Date: Monday, October 08, 2012 5:55:20 PM
Importance: High

Please be advised and aware that I am not interested in funding the Obama care exchange and truthfully there is no need to do so. Clearly, there is no authority in state law to build the exchange in Minnesota. The production of the funding report and chart, as well as the work and time entailed in holding meetings for the Exchange Advisory Task Force and the 10 Exchange working groups, including the Finance work group that came up with these funding recommendations, is a waste of time and valuable taxpayer dollars.

Debbie Johnson
Senior Mortgage Consultant
NMLS #342423
Mortgage Capital of MN, Inc
<http://www.mortgagecapitalmn.com>
djohnson@mortgagecapitalmn.com
763-639-1045 Cell Office 763-420-0282 Fax 763-420-0283

From: nlpub@hotmail.com
To: [*COMM Public Comments HIX](#)
Subject: Sheri@cchfreedom.org
Date: Monday, October 08, 2012 7:07:57 PM

I don't want to fund the Obamacare exchange, and there is no need to do so. There is no authority in state law to build the exchange in Minnesota. The production of the funding report and chart, as well as the work and time entailed in holding meetings for the Exchange Advisory Task Force and the 10 Exchange working groups, including the Finance work group that came up with these funding recommendations, is a waste of time and valuable taxpayer dollars. Also it is unconscionable as the National Healthcare law will take away our freedoms.

thank you,
David Hansen
Dayton, MN

From: [alfred.moore](#)
To: [*COMM Public Comments HIX](#)
Subject: MN Obamacare exchange
Date: Monday, October 08, 2012 7:56:54 PM

To Whom It Concerns regarding funding of Minnesota's Obamacare exchange:

It should not be funded at all. It is not authorized by state law and too much money and time has already been wasted on it.
Please stop.

Thank you for taking this into consideration.

Respectfully,

Sid Boldt
Saint Louis Park
thinkshift@msn.com

From: djones4735@aol.com
To: [*COMM Public Comments HIX](#)
Cc: sheri@cchfreedom.org
Subject: Healthcare Exchange
Date: Tuesday, October 09, 2012 8:22:31 AM

To Whom it Concerns:

The Obamacare exchange is a mistake in the healthcare strategy. An exchange will result in a single payer / single supplier that will result in ever increasing costs. I refuse to pay for it and there is no need to do so. There is no authority in state law to build the exchange in Minnesota. The production of the funding report and chart, as well as the work and time entailed in holding meetings for the Exchange Advisory Task Force and the 10 Exchange working groups, including the Finance work group that came up with these funding recommendations, is a waste of time and valuable taxpayer dollars. Please eliminate all such activity immediately. You are not authorized to pursue this course of action.

David A. Jones
4750 Marie Lane East
Golden Valley, MN 55422
(763)522-4846

From: [Tim Donovan](#)
To: [*COMM Public Comments HIX](#)
Subject: Minnesota Exchange
Date: Tuesday, October 09, 2012 11:37:28 AM

I don't want to fund the Obamacare exchange, and there is no need to do so. There is no authority in state law to build the exchange in Minnesota since it has not been authorized by the state legislature. The production of the funding report and chart, as well as the work and time entailed in holding meetings for the Exchange Advisory Task Force and the 10 Exchange working groups, including the Finance work group that came up with these funding recommendations, is a waste of time and valuable taxpayer dollars.

With concern,

Tim Donovan
2190 Pinehurst Avenue
Saint Paul, MN 55116

From: [JAYN MCCOID](#)
To: [*COMM Public Comments HIX: sheri@cchfreedom.org](#)
Subject: Health Exchange should not be funded
Date: Tuesday, October 09, 2012 12:12:33 PM

The Obama Care health exchange should not be funded. There is no legal authority to do so and such expense is wasting taxpayer dollars. I stand with many people who do not support this health plan.= and such action should be stopped immediately!!

Jayn Fritsche
1512 California Ave W
St Paul, MN 55108

From: [Shirley M. Klenk](#)
To: [*COMM Public Comments HIX](#)
Cc: Sheri@cchfreedom.org
Subject: Obama Care "Exchange"
Date: Tuesday, October 09, 2012 3:14:08 PM

Where does **MN Exchange division of the office of MN Management and Budget** get the authority to impose the many fees !TAXES! that will result? In this "exchange"???

How many more government employees will be needed to enforce this program? I am already experiencing serious inflation in my budget, to the point I was not able to afford to travel to a friend's funeral recently due to gas prices!

In the first place, Obama's "health care" program severely restricts my choices of health care. It is also causing good doctors to drop out of the system.

NO THANKS to more complications. My pocketbook can't take any more deductions that allow for government control of my life.

Shirley M. Klenk
Stillwater, MN

From: [Shirley M. Klenk](#)
To: [*COMM Public Comments HIX](#)
Cc: Sheri@cchfreedom.org
Subject: Obama Care "Exchange"
Date: Tuesday, October 09, 2012 3:14:08 PM

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NO THANKS to more complications. My pocketbook can't take any more deductions that allow for government control of my life.

Shirley M. Klenk
Stillwater, MN

From: [Mark Wheaton, MD](#)
To: [*COMM Public Comments HIX](#)
Cc: Sheri@cchfreedom.org
Subject: MN ObamaCare Exchange
Date: Tuesday, October 09, 2012 3:29:07 PM

To whom it may concern:

> I don't want to fund the Obamacare exchange. There is no need to do
> so and it will add excessive costs without adding any value or the
> delivery of benefits to health care. There is no authority in state
> law to build the exchange in Minnesota. The whole program is an
> overreach of government which many people simply don't realize. But
> many more of us see it as substandard and costly. Doctors,
> particularly those with private practices that have high overheads
> typical for the medical field, will not be able to sustain reasonable
> margins and will have to drop out. The production of the funding
> report and chart, as well as the work and time entailed in holding
> meetings for the Exchange Advisory Task Force and the 10 Exchange
> working groups, including the Finance work group that came up with
> these funding recommendations, is a waste of time and valuable
> taxpayer dollars.
>
> Sincerely,
Mark Wheaton

From: [david hardin](#)
To: [*COMM Public Comments HIX](#)
Cc: [Sheri@cchfreedom.org](#); [Bob Barrett](#); [Sean Nienow](#); [Kurt Zellers](#)
Subject: Comment
Date: Tuesday, October 09, 2012 3:50:24 PM

This Exchange is by conscious decision of the Legislature not authorized in State law. This Exchange must not be built until authorized by State law, which hopefully is never. All monies spent to date to build this Exchange are a total waste of taxpayer monies that could have been used for something of value.

From: [Mary and Larry Clifford](#)
To: [*COMM Public Comments HIX](#)
Cc: Sheri@cchfreedom.org
Subject: How to fund the HIX
Date: Tuesday, October 09, 2012 3:54:45 PM

Dear FWG,

Here's how to fund it: LET'S NOT!!!

Don't want it, don't want to pay for it.

I will never, never, never, never give up opposing it. It's a thief of freedom, my privacy, and my hard earned money.

A pox on the HIX.

Sincerely yours,

Mary Clifford, RN

From: [Greg Rogers](#)
To: [*COMM Public Comments HIX](#)
Cc: sen.warren.limmer@senate.mn; rep.kurt.zellers@house.mn
Subject: Health Exchange Costs
Date: Tuesday, October 09, 2012 4:01:20 PM

Dear Sirs, Madams,

Thank you for allowing my comments on our State's expensive and presumptive costs of implementing a federal health care exchange. First, I don't want to fund the Obamacare exchange, and do not believe there is a need to do so. There hasn't been any legislative processes that I am aware of to even allow such action or expenditures, therefore no authority to build the exchange in Minnesota for the people, or by the people.

Any additional cost of operating an exchange is preposterous and counter productive to the goal of making health care more affordable and reducing health care costs. In fact an Exchange surcharge, user fee, or additional broad based taxes are completely contrary our President statements last Tuesday, that OBAMACARE and HIX savings will be realized through "lower government administration costs". The production of a funding report and chart, as well as the work and time entailed in holding meetings for the Exchange Advisory Task Force and the many Exchange working groups, including the Finance work group that came up with these funding recommendations, is a waste of time and valuable taxpayer dollars.

I would not pay another penny, nor advocate to do so under our State's HIX model of a federal health care portal.

Respectfully, Gregory D. Rogers

15224 - 92nd Place No
Maple Grove, MN 55369
(612) 250-6891

From: [Sharon Rasmussen](#)
To: [*COMM Public Comments HIX](#)
Cc: Sheri@cchfreedom.org
Subject: Payment for MN Obamacare Exchange
Date: Tuesday, October 09, 2012 5:06:50 PM

From: dashrasmussen@gmail.com

Date: 10/9/12

I do not want to fund the Obamacare Exchange, and there is no need to do so. There is no authority in state law to build the exchange in Minnesota. The production of the funding report and chart, as well as the work and time involved in holding meetings for the Exchange Advisory Task Force and the 10 Exchange working groups, including the Finance work group that came up with these funding recommendations, is a waste of time and valuable taxpayer dollars. I believe this plan will bankrupt our country because we do not have enough public sector jobs to pay for this program. Why should I or any other senior citizen pay for a plan that will not give me the same quality of care that I now have? In addition, I strongly object to Obamacare on the basis that it violates my spiritual and religious beliefs as a committed Christian.

Sharon Rasmussen

From: [Twila Brase](#)
To: [*COMM Public Comments HIX](#)
Subject: public comment on Finance Group recommendations
Date: Tuesday, October 09, 2012 8:04:50 PM

October 9, 2012

RE: REQUEST FOR PUBLIC COMMENTS ON MN HEALTH INSURANCE EXCHANGE FINANCING

To MMB Commissioner James Schowalter,

You've asked for comments on the HIX Financing Work Group's preliminary report on funding a government-run Minnesota Health Insurance Exchange.

Suffice to say, given the fact that no state law allows the Exchange, there should be no Exchange and no funding for the Exchange. As a reminder, no Minnesota law allowe the Exchange to be designed, developed, created, established, or operated. And constitutionally the federal law cannot commandeer the state or force it to create and operate an Exchange under Obamacare or any other law.

Thus, your Department should not be wasting time, effort, or funds to create a roster of ideas for funding an Exchange that has no authority to exist.

The legislature has said NO to the Exchange. This includes saying NO to financing it. The continued departmental and gubernatorial determination to move forward despite lack of statutory authority shows amazing disregard for state law and for the legislature as the only branch of government authorized to pass law.

The letter from the Legislative Advisory Commission on October 5 rejecting the Governor's request to spend the additional \$42.5 million in federal dollars given by HHS to continue building the Exchange and to expand the Exchange staff by 54 people also gives the MMB and the Governor yet another reason to begin now to follow state law and stop all progress on creating a state-based, federally-controlled Obamacare Exchange.

In short, no user fees, no new taxes, no increased premiums, no assessments, and no other financing methods. We call on MMB to cease and desist all such Exchange activities.

Sincerely,

Twila Brase RN, PHN
President
Citizens' Council for Health Freedom
161 St. Anthony Ave, Ste. 923
Saint Paul, MN 55103
www.cchfreedom.org
651-646-8935

From: [Steve Ehlen](#)
To: [*COMM Public Comments HIX](#)
Subject: MN Heath Exchange
Date: Tuesday, October 09, 2012 8:29:16 PM

To whom it may concern

I strongly oppose funding and Obamacare style government health exchange. I oppose using taxpayer dollars to set up this exchange as it is not authorized under our legislature. Click on my link to see we already have in the free market. You do not need to waste over \$100 million of taxpayers money.

Concerned citizen,

Steven A Ehlen
320-252-2799

steve@steveehlen.com
www.myhealthinsuranceoptions.com

Sent from my iPhone

From: [Tim & karen barthel](#)
To: [*COMM Public Comments HIX](#)
Subject: ObamaCare Exchange
Date: Tuesday, October 09, 2012 9:13:29 PM

I don't want to fund the Obamacare exchange, and there is no need to do so. There is no authority in state law to build the exchange in Minnesota. The production of the funding report and chart, as well as the work and time entailed in holding meetings for the Exchange Advisory Task Force and the 10 Exchange working groups, including the Finance work group that came up with these funding recommendations, is a waste of time and valuable taxpayer dollars.

Government involvement with health care puts unnecessary requirements (policies, procedures, and protocol) in place that only cause frustration, dissatisfaction, and ultimately, cost us even more money. I have worked since 2005 (the first annual enrollment period for Medicare Part D) with Medicare Part C & Part D plans. Working with customer service departments for some of these plans is far from a satisfying experience. As long as things go well/right, all works just fine. But, even a little issue can turn into a HUGE one that can take MONTHS (and in a couple instances, years) to resolve. Simple inquiries on coverage or a claim question often cannot be answered satisfactorily. If it wasn't for my experience with health insurance and claims, many of the issues I assist clients with would take much longer to resolve, if there was ever a satisfactory resolve. It seems all is to be so black or white and that is that. Even billing turns 'nightmarish' frequently. And the 'canned' protocol questions that are asked are often just out of place for the question or issue at hand, yet this is now they HAVE to respond. It seems they read from a script.... and they give the best response they can based on their interpretation of key words from the question. I feel like we will have just another huge call center that is to be our "one-stop-shop" and getting real answers from them you can trust will be very difficult. If you have ever called Medicare with a question, or Social Security, you will know what I mean. Answers are vague and incomplete; people do not seem to care. All this really concerns me.

--

Karen Barthel
5157 Main Ave NE
Albertville, MN 55301

From: [Debra Musgrove](#)
To: [*COMM Public Comments HIX](#)
Cc: sheri@cchfreedom.org
Subject: Funding of Healthcare exchange: aka "middle man"
Date: Tuesday, October 09, 2012 9:33:39 PM

As a healthcare provider I realize that is unnecessary and financially burdensome to the middle class and the poor to establish a middle man for insurance- healthcare exchange. It will drive up healthcare costs and drive those who who can afford healthcare insurance out of the state, businesses & individuals. It will not only be burdensome to establish but burdensome to maintain. Placing another go between besides insurance between the patient and the doctor will not decrease the costs of services to the middle class and the poor. Minnesota can not sustain the cost year after year. And lastly, there is also no state law authorizing the establishment of the exchange.

Debra Musgrove

Sent from my Verizon Wireless 4GLTE smartphone.

From: [Howard Veldhuizen](#)
To: [*COMM Public Comments HIX](#)
Subject: Obamacare exchange
Date: Tuesday, October 09, 2012 9:43:56 PM

I don't want to fund the Obamacare exchange, and there is no need to do so. There is no authority in state law to build the exchange in Minnesota. The production of the funding report and chart, as well as the work and time entailed in holding meetings for the Exchange Advisory Task Force and the 10 Exchange working groups, including the Finance work group that came up with these funding recommendations, is a waste of time and valuable taxpayer dollars

I would like this state to opt out completely from Obamacare, including all the tax burdens and criminal penalties. Why should we have to pay a 3.8% real-estate transaction tax? I'm already taxed of my property and have to sell, values have dropped because of Democrat incompetence (buying votes). It's totally disgusting. I'm fed up with it all. Everything I have WORKED for and saved for is being systematically taken or destroyed. Howard

From: [Theresa Brostrom](#)
To: [*COMM Public Comments HIX](#)
Subject: Guiding Principles
Date: Wednesday, October 10, 2012 4:57:53 AM

Why am I being asked to fund the Obamacare exchange? In Minnesota there is no authority to build this exchange. Why are we, the taxpayers, being taxed to fund things when there is no authority to do it. It appears your work group has found even more ways to take more of my money: a broad based tax on Minnesotans, sin taxes, providers taxes, etc. There is no need to find ways to take more money away from us. Spend your time doing what is necessary.

Theresa Brostrom

From: [Steven Peterson](#)
To: [*COMM Public Comments HIX](#)
Cc: Sheri@cchfreedom.org
Subject: MN OBAMACARE EXCHANGE ACTION ALERT
Date: Wednesday, October 10, 2012 8:05:40 AM

I do not want to fund the Obamacare exchange, and there is no need to do so. There is no authority in state law to build the exchange in Minnesota. The production of the funding report and chart, as well as the work and time entailed in holding meetings for the Exchange Advisory Task Force and the 10 Exchange working groups, including the Finance work group that came up with these funding recommendations, is a waste of time and valuable taxpayer dollars.

Why don't I want this? Example below of why:

COST: The exchange will cost up to **\$140 million per year** in operating costs (per 2012 legislative fiscal note, as noted by Sen. David Hann yesterday at insurance event). Another department estimate is [up to \\$63.4 million](#) per year (pg 3). Other estimates have been [\\$40 - 80 million](#) per year.

Payment options per the Financing Work Group's preliminary [report](#) and [chart](#):

1. Individual user fee - if you use the Exchange, you pay (unless you're Medicaid, then taxpayers pay)
2. Exchange keeps part of your premium before sending the rest to your insurer.
3. Assessment on fully-insured coverage products sold by insurers (premium tax on insurers/businesses)
4. Broad-based tax on Minnesotans
5. Sin tax on government-defined less-favorable purchases (options: cigarettes, pop, McDonalds, etc.)
6. General fund payment (money from general tax revenues)
7. Health Care Access Fund (money from the MinnCare provider tax on health care/doctors/you)
8. Other (raise money through naming right, website ads, etc.)

Regards,

Steven Peterson
Bloomington, MN

From: [Jan Antinozzi](#)
To: [*COMM Public Comments HIX](#)
Subject: HIX
Date: Wednesday, October 10, 2012 9:17:16 AM

Since there is no authority in state law to build the exchange in Minnesota, why are we talking about funding such a thing?

Who has time to plow through all the bureaucrat-speak and how many man-hours and tax dollars did it take to produce this?

I am opposed to the Exchange, opposed to Obama-care, opposed to government-run and government-controlled health care. Free-market insurance options and fee for service plans with a minimum of red tape are what we need. Managed care plans and networks that require excessive paperwork on the part of physicians as well as limit their medical practice decisions are what have driven costs up.

Jan Antinozzi

From: [Juelich, Barb \(COMM\)](#)
To: [Easthagen, Kathy \(COMM\)](#)
Subject: FW: Council letter with comments regarding Finance Work Group
Date: Thursday, October 11, 2012 10:38:49 AM
Attachments: [FINAL ltr to Fin WG 10-10-12.doc](#)
Importance: High

here's the letter from the Council of Health Plans

From: Kathryn Kmit [kmit@mnhealthplans.org]
Sent: Wednesday, October 10, 2012 11:59 AM
To: Juelich, Barb (COMM); Todd-Malmlov, April (COMM); Gilchrist, Lauren D (DHS); Burns, Katie (COMM); Leitz, Scott D (DHS)
Cc: Alison Colton; Barbara Cox; Bethan Davies; Billie Zippel; Catherine Kedzuf; Claire Zajac; Colleen Nelson; Debra Shoemaker; Edward Sheehy; Geoff Bartsh; Ghita Worcester; Janny Brust; Jean Paltzer-Fleming; Jennifer Furan; Jesse Winsell; Joel Ulland; Judith Walker; Julie Brunner; Karen James; Kate Parker; Kathryn Kmit; Lisa Carlson; Mark Traynor; Mary Lippert; Mary Prentnieks; Mary Zilinski; Pam Houg; Phil Griffin; Rob Sauer; Robert Freeman; Ruth Krystopolski; Sarah Grcevich; Scott Keefer; Shelley Lindemyer; Stephanie Frost; Tom Williams; Wendy Zeller; Chris Chryssovergis; Eileen Smith; James Chang; Jay McLaren; Kathy Lamp; Lin Nelson; Lisa Piskor; Liz Conway; Maureen Shaver; Nathan Peterson; Shawntera Hardy
Subject: Council letter with comments regarding Finance Work Group

Hi All,

Here is a copy of our letter of comments on the Finance Work Group.

Kathryn Kmit
Director, Policy and Government Affairs
Minnesota Council of Health Plans
651-645-0099 ext. 13
651-645-0098 fax

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If you have received this e-mail in error, please immediately notify the sender or contact the Minnesota Council of Health Plans at (651) 645-0099, x10.



COURT INTERNATIONAL BUILDING
2550 UNIVERSITY AVENUE WEST
SUITE 255 SOUTH
ST. PAUL, MINNESOTA 55114
651-645-0099 FAX 651-645-0098

DATE: October 10, 2012
TO: Members of the Finance Work Group
FROM: Minnesota Council of Health Plans
RE: Comments on the Finance Work Group's Preliminary Report on Funding Options for the Minnesota Health Insurance Exchange (MNHIX)

Dear Members of the Finance Work Group:

Thank you for the opportunity to provide comments on the Preliminary Report on Funding Options for the Health Insurance Exchange.

Affordability is the issue that keeps Minnesotans awake at night. It is the issue that small employers agonize over as they struggling to keep their doors open and their employees covered with health insurance. Affordability of coverage will ultimately determine whether or not health care reform works.

Specifically, we strongly believe that financing for the MNHIX should be broad-based and accountable to those who are served through the Exchange. For example, to finance the Exchange a variety of funding options could be considered, such as user fees, health care assessments, tobacco taxes, etc., as well as Medicaid matching funds to reflect the role of the Exchange in enrolling Medicaid eligibles.

We all need to be concerned about the provisions of the law that will raise the cost of coverage, which includes the cost of the ongoing operations of the Exchange. As the Dayton administration works to establish and implement Minnesota's Health Insurance Exchange, it needs to be done with affordability squarely in mind and needs to be constantly monitored to assess whether less costly approaches are feasible for individuals and small employers.

As we have stated in previous comment letters to the MNHIX Advisory Task Force Work Groups, the establishment of the MNHIX should focus only on those requirements that must be met when the MNHIX goes live on October 1, 2013. This will help to keep the cost of the MNHIX operations at the minimum level required. To that end, we strongly urge the MNHIX Advisory Task Force and the Finance Work Group not to incorporate new standards and requirements in addition to what is already required in law. As a state we have neither the time nor the resources to make this happen. Otherwise, the MNHIX will result in increased administrative cost burdens, and those costs must be factored in when considering how to fund the ongoing operations of the MNHIX. We strongly urge you to limit all activities in the establishment of the MNHIX to keep the costs of operation as low as possible.

Members of the Finance Work Group

October 10, 2012

Page 2

Again, when the federal health care reform law goes into effect next year and consumers begin to go through open enrollment to select coverage, they will need to be prepared for what the true financial impact of this law will be for them.

Any assessments of fees charged to health benefits plans should be limited to the minimum amount necessary to pay for the administrative costs and expenses incurred in the operation of the Exchange, after consideration of other available funding. In addition, any assessment or fees charged to health benefits plans should not include any amount based on products that qualify as “excepted benefits” under the HIPAA or premiums from such products. Services performed by the Exchange on behalf of other state or federal programs should not be funded with assessments or user fees collected from health benefit plans.

Thank you for the opportunity to provide comments.

Sincerely,

A handwritten signature in black ink that reads "Julie Brunner". The signature is written in a cursive, flowing style.

Julie Brunner
Executive Director

From: [William Wood](#)
To: [*COMM Public Comments HIX](#)
Cc: sheri@cchfreedom.org
Subject: oppose funding of Obamacare MN exchange
Date: Wednesday, October 10, 2012 11:05:55 AM

We object to the funding of the insurance exchange of Obamacare in Minnesota.

There is no authority granted by the legislature to establish such an insurance exchange.

The task force and the 10 "working groups" are costly and a waste of taxpayer dollars (our money).

We have far better ways to spend tax dollars than on this bad legislation!

Sincerely,

William B Wood, MD

Elise C. Wood, RN

From: [Marie Landsburg](#)
To: [*COMM Public Comments HIX](#)
Subject: Obamacare Exchange
Date: Wednesday, October 10, 2012 11:14:50 AM

I am not in favor of funding the Obamacare exchange. It is not necessary to do so as there is no authority in state law for building a Minnesota exchange. Much time and money has already been spent in task force meetings and working groups including the finance work group to come up with funding recommendations. It is a waste of time and taxpayer dollars. The majority of our citizens do not want to go down the Obamacare path. We cannot afford it.

Cordially,
Marie Landsburg
Nisswa, MN

From: [Judy Enfield](#)
To: [*COMM Public Comments HIX](#)
Subject: Health Care Exchanges Funding
Date: Wednesday, October 10, 2012 11:34:09 AM

I do not want my tax dollars spent on health care exchanges. There is no law authorizing these expenditures. We are wasting tax payer dollars on panels, boards and various other activities. We will not end up with a result that benefits Minnesotans and there is no legal authority for it.

Thank You for your attention,

Judy Enfield
Shoreview, Minnesota

Sent from my iPad

From: [kaye](#)
To: [*COMM Public Comments HIX](#)
Subject: stop the madness
Date: Wednesday, October 10, 2012 11:41:36 AM

I don't want to fund the Obamacare exchange, and there is no need to do so. There is no authority in state law to build the exchange in Minnesota. The production of the funding report and chart, as well as the work and time entailed in holding meetings for the Exchange Advisory Task Force and the 10 Exchange working groups, including the Finance work group that came up with these funding recommendations, is a waste of time and valuable taxpayer dollars.

Stop it, stop it, STOP IT

Kaye Meyer
Col Hts, MN

From: [Frost, Stephanie L](#)
To: [*COMM Public Comments HIX](#)
Cc: [Dziuk, Dave A](#)
Subject: Finance Work Group
Date: Wednesday, October 10, 2012 12:00:04 PM
Attachments: [Letter to Finance Work Group.doc](#)

Attached please find the comment letter from HealthPartners.

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Corporate Office:
8170 33rd Avenue South
Bloomington, MN 55425
www.healthpartners.com

Mailing Address:
Mail Stop: 21108T
P.O. Box 1309
Minneapolis, MN 55440-1309

TO: Members of the Finance Work Group

RE: Comments on the Finance Work Group's Preliminary Report on Funding Options for the Health Insurance Exchange

Dear Members of the Finance Work Group:

Thank you for the opportunity to provide comments on the Preliminary Report on Funding Options for the Health Insurance Exchange.

HealthPartners has been engaged in this discussion from the start. As a member of the work group, I have participated in the discussions and contributed my thoughts about the pros and cons of the options available for funding the Exchange on an ongoing basis. Drawing on that experience, I would like to share with you our thoughts on funding of the Health Insurance Exchange's ongoing operational costs.

We believe that the Exchange should be self-supporting through fees on those individuals and groups using the Exchange (i.e., the "user fee" in the Preliminary Report). The advantages of the Exchange accrue to those seeking coverage through it, particularly in sorting through plan options, administering subsidies and providing access to Small Business Tax Credits. This approach makes the Exchange accountable to those it serves. It encourages efficiency, effectiveness and responsiveness of the Exchange to its constituency. If possible under the ACA and subsequent rules, this should be a fee separate and apart from premium rather than embedded in it because of the implications on premiums outside of the Exchange. We do not believe that those outside of the Exchange should have to pay for the costs of running the Exchange. Maintaining a level playing field and a competitive marketplace is key to the success of the Exchange.

In the first few years, to ensure that the Exchange can be truly self-sustaining, we recommend supplementing the individual participant user fee with a broad based funding source, such as a broad based market assessment. This reliance on broad based funding can be dialed back as the user fees provide a more substantial portion of the funding. In addition, we believe that Medicaid dollars should be used to fund the portions of the Exchange operations which serve Medicaid enrollees.

Affordability is a key issue for individuals and small employers in Minnesota. In fact, affordability of coverage will ultimately determine whether or not health care reform succeeds. As a result, we need to focus energy on mitigating the implications of provisions of the ACA that will raise the cost of coverage. This includes managing the ongoing costs of operations for the Exchange. As the Dayton administration works to establish and implement Minnesota's Health Insurance Exchange, it needs to be done with affordability uppermost in mind.

October 9, 2012

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We also believe that, as we have stated in other comment letters, the establishment of the Minnesota Health Insurance Exchange should focus only on those requirements that must be met when it “goes live” on October 1, 2013. This will help to keep the cost of Exchange operations at the minimum level required. To that end, we strongly urge the Health Insurance Exchange Advisory Task Force and the Finance Work Group not to incorporate new standards and requirements beyond what is already required in law. As a state we have neither the time nor the resources to make this happen prior to January 2014.

Thank you for the opportunity to provide comments.

Sincerely,

Dave Dziuk

Senior Vice President and Chief Financial Officer

From: [Mark Kinney](#)
To: [*COMM Public Comments HIX](#)
Subject: Who should pay for MN Insurance Exchange
Date: Wednesday, October 10, 2012 1:21:08 PM

MN Exchange division of the office of MN Management and Budget,

no one in MN should pay for the MN Obama care exchange period. It is not authorized by the state legislature. This bill has been deemed as a tax by the Supreme Court which includes 22 new taxes on the American people despite their income, MN is one the highest taxed states in the country, neither MN nor America can afford this take over plan of our health care. The price tag alone for this exchange in MN is estimated at \$40-\$80 million per year. It is astonishing that were are even considering an exchange with the country at \$16 Trillion in debt and counting, and that the vast majority of America have stated they don't want Obamacare. MN businesses are cringing at the reality of this exchange being implemented, and I am one of those small businesses. I Will not consider hiring anyone anytime in the near future. Why won't you listen to us, we pay the tab for this state, and the federal government, yet I feel like we have no say anymore.

My health care decisions and needs are between me and my doctor, not between me and some government bureaucrat, I don't want to fund the Obamacare exchange. We are broke!!!!

Mark Kinney

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From: [C. Heitzman](#)
To: [*COMM Public Comments HIX](#)
Cc: sheri@cchfreedom.org
Subject: Who Should Pay for Mn Obamacare Exchange?
Date: Wednesday, October 10, 2012 1:25:49 PM

I don't want to fund the Obamacare exchange, and there is no need to do so. There is no authority in state law to build the exchange in Minnesota. How about all those that voted for Amy Klobuchar and Al Franken, who are responsible for voting in this albatross, against the will of about 70% of the public?

Carol Heitzman

From: [Krystal Praught](#)
To: [*COMM Public Comments HIX](#)
Subject: I don't want to fund the Obamacare exchange
Date: Thursday, October 11, 2012 7:52:56 AM

I don't want to fund the Obamacare exchange, and there is no need to do so. There is no authority in state law to build the exchange in Minnesota. The production of the funding report and chart, as well as the work and time entailed in holding meetings for the Exchange Advisory Task Force and the 10 Exchange working groups, including the Finance work group that came up with these funding recommendations, is a waste of time and valuable taxpayer dollars.

Thanks,

Krystal Praught

From: [Johansen, Kate](#)
To: [*COMM Public Comments HIX](#)
Subject: Funding Options
Date: Tuesday, October 23, 2012 3:17:55 PM
Attachments: [Public Comment - Finance - 10.24. 12.pdf](#)

Attached please find the Chamber's comments on the Finance Work Group materials.

Thank you,

Kate Johansen
Manager, Health and Transportation Policy
Minnesota Chamber of Commerce
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St. Paul, MN 55101
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MINNESOTA
CHAMBER *of*
COMMERCE

October 23, 2012

Health Insurance Exchange Advisory Task Force
Department of Commerce
85 Seventh Place East
Suite 500
St. Paul, Minnesota 55101

Dear Health Insurance Exchange Advisory Task Force Members:

On behalf of the Minnesota Chamber of Commerce, thank you for the opportunity to provide comments on the Finance Work Group's Preliminary Report on Funding Options for the Minnesota Health Insurance Exchange.

Finance is a defining issue in Minnesota's exchange development process. Determining costs reflect the intended scope and functions of a state exchange. Proposing finance methods reflect the exchange's structure and views on providing affordable, accountable health care coverage. Any substantive exchange finance decision will require the state to define what its exchange will do, how it will be governed, how much it will cost and determine how purchasers will best be served. These discussions require frank dialogue on the issues of governance, the role of brokers and agents, the regulatory power of an exchange, exchange operations, and financial and political realities. The state has not made these decisions yet, making meaningful finance discussions more difficult.

Current exchange finance discussions reflect the uncertainty that characterizes Minnesota's exchange establishment process. The Finance Work Group received estimates of potential exchange costs in August. The Wakely Consulting estimates present a \$20 million dollar range of projected costs each year for 2014, 2015, and 2016, culminating in a potential "high end" cost of \$63 million by 2016. The cost estimate is not comprehensive and is based on broad categories of possible exchange functions, some of which are optional under the ACA. The nature of these projections reflect why the state must develop and share publicly concrete decisions regarding what the exchange will do, how much it will cost, how it will affect various stakeholders, and what finance mechanisms are realistic before moving forward with specific recommendations.

Until the above issues are addressed, the state should be guided by basic principles that reflect practical, responsible fiscal planning for a state exchange. The Chamber suggests the following principles with respect to exchange finance:

- **Limit expenses:** The state should finance only those requirements necessary to ensure a live exchange by October 1, 2013. An exchange that meets minimum ACA requirements and is operational by next fall will still be a tremendous undertaking and expense. The state should postpone decisions that add expense beyond what is required for 2014.
- **Identify and capture savings:** The exchange will duplicate existing functions in state government, such as enrolling participants in public programs. Those functions should be eliminated or transitioned; the resulting savings should be redirected to finance the exchange.
- **Accountability:** A state exchange should be financially accountable to its users. Finance mechanisms should ultimately hold the exchange accountable to those using the exchange for purchasing purposes.
- **Available resources:** The state should maximize available federal dollars, such as Medicaid matches, and available grants to determine what funds are required to perform necessary exchange functions before contemplating additional revenue.
- **Creative finance:** The exchange should explore private advertising, naming rights, and other creative finance mechanisms in future years.
- **Variety and breadth:** Exchange finance mechanisms may take a variety of forms and should not disproportionately burden specific groups. The state should take care to prevent exchange finance from adding expense to groups, such as small businesses, that already bear disproportionately the burden of MCHA assessments, mandated benefits, and other health care taxes and fees.

The Chamber looks forward to continued engagement on this issue. Thank you for your consideration of these comments.

Sincerely,



Kate Johansen
Manager of Health and Transportation Policy