

Budget for One Minnesota



ONECare MN

Minnesotans lack affordable and comprehensive health coverage options. Approximately 349,000 Minnesotans currently have no health insurance. Far too many have been priced out of health coverage and are living just one injury or illness away from bankruptcy.

Rising prescription drug prices are driving up health care costs and forcing many Minnesotans to make impossible choices between buying prescriptions, paying rent or putting food on the table.

Access to dental care also remains a major problem, especially for people living in Greater Minnesota. Many Minnesotans haven't been to a dentist in years because they can't get in to see a provider or must travel long distances to receive care, or simply do not have dental coverage.

Every Minnesotan deserves access to quality, affordable health care, medications and dental care. ONECare MN offers a multipronged, measured approach to create comprehensive health coverage options, encourage stability in the individual market, provide consumer choice, address rising health-care costs and improve the health care experience for all Minnesotans.

PROVIDING A HEALTH CARE BUY-IN



Provide a Health Care Buy-In Option

Governor Walz's budget creates a health coverage option for Minnesotans statewide by having the Minnesota Department of Human Services offer a comprehensive platinum-level buy-in product in Minnesota's individual market called ONECare. This buy-in option will have a provider network and benefit set similar to the MinnesotaCare program, including dental and vision benefits and behavioral health services, which is broader than what is currently available in the market. After an initial startup investment, consumer premiums will pay the full costs to the state for the program.



Ensure Consumer Choice and Low-Cost Options

Governor Walz's budget ensures choice and low-cost options for Minnesotans by offering silver- and gold-level buy-in products in any region of the state where the individual market fails to provide options. These market failures – determined by the Minnesota Department of Health – include regions of the state with no product offerings. This approach ensures carriers still have a space in the private market while also ensuring that Minnesotans, regardless of where they live, have access to affordable, comprehensive coverage choices.

REDUCING PRESCRIPTION DRUG PRICES STATEWIDE



Leverage State Purchasing Power to Negotiate Prices and Manage Costs

No one should be forced to choose between medications and basic needs like rent, food and other necessities. Governor Walz's budget brings down prescription drug prices, increases transparency and ensures access to comprehensive drug coverage statewide by aligning prescription drug benefits for all state health coverage programs and buy-in products to better leverage the state's purchasing power. It also ensures that regardless of the coverage program, people have access to needed medications with more consistent choices, less disruptions, transparent processes and less burden for health care providers.

IMPROVING ACCESS TO DENTAL CARE



Address Minnesota's Disparities in Dental Health

Dental care is essential to overall health. The Governor's proposal creates a simpler, more efficient and equitable model for purchasing dental benefits by establishing a common administrative structure across all state health coverage programs and buy-in products and increases dental provider rates. This streamlined structure for dental benefits helps dentists serve all patients in their community, improving access to dental care for Minnesotans.