



February 2024

Health Plan Partnership of Minnesota Public Option Questions

After reading the Public Option Study there are some additional topics to consider:

- For a 1332 waiver, the source of funds needs to be identified and set aside. What is the source for \$300 million in estimated funds?
 - Is the HCAF available to be used?
 - Will the provider tax be returned to 2%?
 - Will there be a claims assessment on ERISA claims?
- Which mandate set applies to the public option?
 - Fully insured market
 - Minnesota Care
 - MA FFS
 - PMAP
- Are large employers (ERISA) allowed to buy in the public market?
- How much will implementation cost?
- With the expiration of APTC and Reinsurance, premium increases are predictable. What will happen to coverage in the individual market?
- What will coverage look like in that gap year?

Suggested topics for further analysis of the Minnesota public option preferred model(s):

- Impact on health care market by category:
 - Individual health insurance participation
 - IHCRA utilization
 - Small Group participation
 - Large Group participation
- Cost of each model based on various the mandate sets
- Impact on network access for boarder communities
 - Will non-Minnesota providers accept more patients at Minnesota government reimbursement levels?
- Fiscal impact on MNSURE
- Impact on provider reimbursement rates
- Impact on health care worker salary/ wages/ benefits
- Impact on hospitals by region and size

Formed in January 2023, our members currently include Allina Health | Aetna, Cigna, and UnitedHealthcare. We welcome additional health plans and other related entities to join as we advocate for accessible, inclusive, high quality, and affordable health care across Minnesota.