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February 14, 2002

To: Chair Liebling and Members of the Health Committee:

AARP Minnesota strongly supports Representative Schultz's House File 11 which creates a MinnesotaCare buy-in program and provide subsidies for individuals until the program is fully implemented. Too often older adults who cannot get coverage in the group market have trouble finding affordable health insurance premiums in the individual market even with subsidies available in the MNsure health insurance marketplace.

The buy-in can help thousands of older Minnesotans who lack employer coverage, have high premiums and cost-sharing requirements in the marketplace, or are not eligible for tax subsidies through MNsure because their income is above 400% of federal poverty and yet their coverage is cost prohibitive.

This bill is especially important because it provides protections to older Minnesotans who have been helped to purchase health care coverage under the American Rescue Plan Act (ARPA) but are slated to lose these protections at the end of 2022.

According to AARP's research, 65,920 older adults (ages 50-64) in Minnesota purchased coverage on their own in the nongroup market and have been helped by these new subsidies. Before the ARPA only 36 percent were eligible for subsidies and 13% of older nongroup enrollees delayed medical care due to costs. Fortunately, the ARPA has provided relief to many. But with new subsidies set to expire at the end of this year, it's even more important to act on this bill for thousands who may lose that coverage.

MinnesotaCare is by many measures a tremendous success story, providing quality affordable health care to thousands of Minnesotans. As the costs of health insurance premiums and out-of-pocket costs continues to rise, a buy-in program can build on this existing program and leverage the buying power to provide critical financial protections for lower and middle income Minnesotans.

Thank you in advance for support of this important legislation that provides access to affordable health coverage. If you have further questions, please contact Mary Jo George at [mjgeorge@aarp.org](mailto:mjgeorge@aarp.org).

Sincerely,

A handwritten signature in black ink that reads "Cathy McHugh". The signature is written in a cursive style with a large initial "C" and "M".

State Director  
AARP Minnesota

A large, light gray watermark of the AARP logo is positioned at the bottom of the page. The letters "AARP" are in a bold, sans-serif font, with a stylized elephant tail on the left side of the first "A".



