



HF 3 (LIEBLING)

MINNESOTACARE PURCHASE OPTION

All Minnesotans deserve access to affordable health care, and with the MinnesotaCare Buy-In, House DFLers are working to make this a reality. Our Minnesota Comprehensive Health Act will help those Minnesotans on the individual market with high premiums be able to gain coverage that they can actually use. A public option like the MinnesotaCare Buy-In will give Minnesotans a choice for high-quality care at a price they can afford.

OVERVIEW

HF 3 seeks to allow Minnesotans of all incomes to purchase health insurance through the state's public option known as MinnesotaCare.

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HF 3 addresses the growing number of uninsured and underinsured Minnesotans. It also tackles the staggering growth in health care costs, including the fact that the cost of health care coverage for our insured residents often far exceeds their ability to pay. The bill approaches the problems of health care access and affordability by establishing an optional buy-in for the delivery of health care in Minnesota.

The Commissioners of Human Services and Commerce will coordinate the administration of the buy-in with the MinnesotaCare program to maximize efficiency and improve the continuity of care. Specifically, the buy-in will:

- create an annual enrollee premium that maintains the program's fiscal stability
- provide enrollees with equivalent benefits to what MinnesotaCare currently provides
- limit enrollment to the same annual open enrollment periods currently in place
- allow the commissioners to adjust the purchase options to set a sliding scale for enrollees to decrease out-of-pocket costs
- include reimbursement mechanisms for addressing potential increased cost to the MinnesotaCare program
- establish reimbursement rates that ensure providers remain viable
- establish direct contracting with health care providers to contain costs

Commissioners of Human Services and Commerce will provide their proposed plan to the Minnesota legislature by March 1, 2020.

They will also seek the necessary federal waiver authority to 1) establish the MinnesotaCare buy-in option, 2) allow Minnesotans who qualify for tax credits and cost-sharing reductions to utilize the new plan, and 3) allow Minnesotans to make their purchase choice through the state health insurance exchange.