

Building on Market Bucks to improve access to healthy foods

How does Market Bucks work now?

Market Bucks helps customers who use SNAP (Supplemental Nutrition Assistance Program) stretch their food budgets at farmers and mobile markets across Minnesota. SNAP is a federal program that provides monthly benefits to help low-income individuals and families buy groceries. Shoppers using EBT receive a dollar-for-dollar match on SNAP purchases up to \$10 per visit, plus an additional \$10 match for fruits and vegetables through Produce Market Bucks. Funded by state dollars through the Healthy Eating Here at Home program and federal dollars through the Gus Schumacher Nutrition Incentive Program, Market Bucks makes fresh, local food more accessible.

Why is an expansion to Fresh Bucks needed?

SNAP customers want to be able to purchase healthy foods like fresh fruits and vegetables year-round, but often struggle to afford those purchases. By offering a 50% discount to SNAP customers at grocery stores and other food retail settings, we can improve access to healthy foods for low-income Minnesotans.

Expanding the Market Bucks nutrition incentive model to more food retailers is a win-win-win:

Customers

win with more buying power for affordable, healthy foods

Retailers

win by attracting more SNAP shoppers and boosting sales.

Communities

win with stronger economies, healthier people and greater connection.

PILOTING FRESH BUCKS:

We are seeking \$1 million from the Minnesota legislature in fiscal years 2026 and 2027 to pilot an expanded nutrition incentive program across diverse retail settings.

- SNAP customers at participating stores receive 50% off produce purchases.
- Retailers are reimbursed monthly for the discount.
- Grants of \$10,000–\$100,000 available for a 1-year pilot at 5-10 retailers.
- Open to grocery stores, ethnic markets, and corner stores in urban, suburban, and rural areas.
- Priority given to communities with low food access or high SNAP participation.
- Retailers receive marketing and outreach support to engage SNAP customers.

To learn more, contact Leah Gardner at lgardner@thefoodgroupmn.org or call 651-789-9850.

Partners include: Advocates for Better Health, Blue Cross Blue Shield of Minnesota, Fairview Health Services, The Food Group, Legal Services Advocacy Project, MN350, Minnesota Academy of Nutrition and Dietetics (MAND), Minnesota Grocers Association, Pillsbury United Communities, Second Harvest Heartland



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Testimony presented to the House Committee on Health and Finance Policy in Support of HF 1534.

Thank you Chair Bierman, and House Health Finance and Policy Committee Members, for allowing me to provide this written testimony today.

I am a volunteer with MN350's Political Action Team and I am writing to express my support for House File 1534.

The program laid out in this bill would provide much needed support to low-income individuals seeking healthy food options for themselves and their communities, but struggle to do so due to the higher cost of these items. It also provides a greater accessibility to healthy food, which previous programs such as Market Bucks have proven is an effective method of delivering aid.

- Even after taking into account their benefits, SNAP beneficiaries often struggle to afford groceries for themselves and their families and are forced to choose less healthy options because they are less expensive.
 - Opponents of expanding SNAP programs will often argue that recipients will use the additional income to purchase junk food and other luxury items. This is not the case: research shows few, if any, differences between the dietary patterns of SNAP recipients and non-recipients. Studies conducted on similar incentive programs to this one have found that recipients eat more vegetables than the average American by a quarter cup per day.
 - This suggests that SNAP recipients understand the importance of eating healthy, and will gladly do so if given the chance.
- Expanding SNAP benefits is associated with lower medical costs both for recipients and the government providing them benefits.
 - After the federal government increased SNAP benefits in 2009 its annual Medicaid cost per patient significantly declined. Increasing access to healthy food helps prevent nutritional deficits that can lead to illness, especially in children.
 - On average, SNAP participants have \$1,400 less in annual medical costs than non-participants in the same income bracket.

- This bill expands on Market Bucks, a tried and tested program, by bringing it into grocery stores and making it more accessible to the people who need it.
 - Farmers' markets that participated in Market Bucks reported significant increases in spending on produce as a result of the program, again showing that SNAP recipients are eager to make healthy purchases when it is feasible for them to do so.
 - One of the only criticisms of the Market Bucks program was that people living in rural areas and food deserts with limited access to farmers' markets were not able to participate in it. By making these benefits redeemable at all grocery stores, rural residents will now be able to use and benefit from these programs much more easily.

In closing, this program will provide much needed aid to low-income individuals trying to provide healthy, nutritious diets to themselves and their families. The strategy endorsed by this bill has a proven track record of improving the eating habits of recipients, and by expanding it into grocery stores we enable far more Minnesotans to access it. I ask you to please support HF 1534.

Thank you for your time and consideration,

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