

Re: Opposition to HF27 - Removing waiver authority for the MinnesotaCare Public Option

February 17, 2025

Dear Chair Backer and members of the Health Finance and Policy committee,

We are writing today to express our strong opposition to removing the state's authority to submit a federal waiver application for a MinnesotaCare Public Option (HF27).

This policy stops years of progress toward expanding MinnesotaCare eligibility to more people by blocking necessary action to secure federal approval and funding for the program. It does so at a time of great uncertainty, when we need more options and tools to support Minnesotans, not fewer.

Across the state, farmers, small business owners, care workers, retirees, and other Minnesotans have spoken out for years about the need for access to high-quality, affordable health insurance through MinnesotaCare, the state's trusted public health insurance program for working families. Program eligibility is currently limited to households earning 200% or less of the federal poverty guideline, or about \$64,000 per year for a family of four. Established in 1992, MinnesotaCare is a highly successful public health insurance program that working families want the opportunity to buy into.

Prohibiting state action to proceed with a necessary federal waiver to expand MinnesotaCare to more Minnesotans blocks progress toward a solution. In addition, it does nothing to help the dire health care crisis of Minnesotans who are enrolled in health insurance plans that are too expensive to use, forced to cut work hours and pay to maintain MinnesotaCare eligibility, or go without health insurance.

With increasing uncertainty around health care investments at the federal level, it is critical that our state takes every action to build on MinnesotaCare's success. HF27 moves our state backward and away from durable solutions. We urge state lawmakers to oppose HF27 and fight for more Minnesotans to have access to high-quality, affordable health insurance through MinnesotaCare.

Sincerely,

(over)

AFSCME 65

AFSCME Council 5

Committee to Protect Health Care

ISALAH

Minnesota AFL-CIO

Minnesota Budget Project

Minnesota Farmers Union

OutFront Minnesota

Planned Parenthood North Central States

Rural Organizing Project

SEIU Healthcare MN & IA

Unidos MN

Voices for Racial Justice



February 14, 2025

Chair Jeff Backer
2nd Floor, Centennial Office Building
St. Paul, MN 55155

RE: House Health Finance and Policy Committee Hearing on HF 27

Dear Chair Backer and Honorable Members of the House Health Finance and Policy Committee,

Thank you to the committee for the opportunity to provide testimony **in opposition of [HF 27](#)**, which would remove the state's authority to submit a federal waiver application for a MinnesotaCare Public Option. United States of Care (USofCare) is a non-partisan, non-profit organization working to ensure [everyone](#) has access to quality, affordable health care, regardless of health status, social need, or income. We work in states across the country to develop pragmatic policy solutions that are designed to respond to the needs of people. In Minnesota, we have supported the state's attempts to create a public health insurance option to improve coverage affordability and options for Minneostans. In other states, we've supported the creation of public option plans in Colorado, Nevada, Oregon, and Washington.

We have seen through [our research](#) that the high cost of care is the biggest issue of concern to people, even when you consider varying demographics, geography, and political ideologies. The high cost of care impacts every part of people's experience with the health care system, from rising premiums to high deductibles and cost-sharing. In Minnesota, that is no different, and the MinnesotaCare Public Option would provide people with a lower-cost, high quality option for comprehensive coverage.

Unfortunately, HF 27 would stop progress towards this goal by blocking the actions the state needs to take to secure necessary federal approval in creating a MinnesotaCare Public Option, and the funding that has been allocated to do so. In a time of uncertainty surrounding coverage programs across the country, we strongly encourage states to take steps that ensure they have the tools to protect access to coverage in all forms. In Minnesota, we believe that expanding eligibility to the existing MinnesotaCare program is critical in doing this. HF 27 would move Minnesota away from progress towards sustainable solutions to the high and rising health care costs plaguing the country. For this reason, we urge state lawmakers to oppose HF27 and preserve the state's ability to expand MinnesotaCare for more Minnesota families.

Sincerely,

Caitlin Westerson
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