

## Report makes case for health insurance reform in Minnesota

Written by

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HHS Secretary Kathleen Sebelius announced the release of a new report highlighting the benefits of health insurance reform for Minnesota.

“Families, seniors and businesses are all suffering under the health care status quo,” said Sebelius. “Our new reports demonstrate how health insurance reform will improve health care for all Americans.”

Under health insurance reform in Minnesota:

- 519,000 residents who do not currently have insurance and 356,000 residents who have nongroup insurance could get affordable coverage through the health insurance exchange.
- 282,000 residents could qualify for premium tax credits to help them purchase health coverage.
- 747,000 seniors would receive free preventive services.
- 133,000 seniors would have their brand-name drug costs in the Medicare Part D “doughnut hole” halved.
- 72,400 small businesses could be helped by a small business tax credit to make premiums more affordable.

The report also cites:

### **Health Insurance Reform Provides Early Relief and Health Security.**

Proposals implemented in 2010 and 2011 will produce real benefits for:

Families: The 5.2 million residents of Minnesota will benefit as reform:

- o Ensures consumer protections in the insurance market.
- o Creates immediate options for people who can't get insurance today.
- o Ensures free preventive services.
- o Supports health coverage for early retirees.

Seniors: Minnesota's 747,000 Medicare beneficiaries<sup>6</sup> will benefit as reform:

- o Lowers premiums by reducing Medicare's overpayments to private plans
- o Reduces prescription drug spending.
- o Covers free preventive services.

Small businesses: While small businesses make up 76 percent of Minnesota's businesses, only 40 percent of them offered health coverage benefits in 2008.<sup>11</sup> 72,400 small businesses in Minnesota could be helped by a small businesses tax credit proposal that makes premiums more affordable.<sup>12</sup> And these small businesses would be exempt from any employer responsibility provisions.

States: State budgets will be relieved from rising health care costs as reform:

- o Reduces state employee premiums.
- o Reduces uncompensated care.

The report also notes that if we do nothing, by 2019 the number of uninsured people will grow by more than 30 percent in 29 states and by at least 10 percent in every state. Without reform,

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the amount of uncompensated care provided will more than double in 45 states. Additionally, businesses in 27 states will see their premiums more than double and fewer people will have coverage through an employer if the status quo continues.

To read the complete report and learn more about health insurance reform visit [www.HealthReform.gov](http://www.HealthReform.gov).