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Campaign FOR THE Minnesota Health Plan



Single-Payer Health Care for Minnesota

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THE MINNESOTA HEALTH PLAN

There are currently about 450,000 Minnesotans without any health insurance, and at least 1 million more who have insurance, but still cannot afford to pay their medical bills due to copayments, deductibles, and care not covered by their insurance. The MN Health Plan is the only plan that would eliminate the problem of un-insurance and under-insurance.

The MN Health Plan would be a single, statewide plan that would cover all Minnesotans for all their medical needs. By adequately addressing public health, education, prevention and early intervention, it would reduce the need for more costly acute medical care.

Under the plan, patients would be able to see the medical providers of their choice when they need care, and their coverage by the health plan would not change or end when they lose their job, switch to a new employer, or start their own business.

Dental care, prescription drugs, optometry, mental health services,

chemical dependency treatment, medical equipment and supplies would all be covered, as well as home care services, and nursing home care.

Consumers could continue with the same doctors and medical professionals, the same hospitals and clinics, but all the payments, covering all of the costs, would be made by the MN Health Plan, and everyone would be covered. There would be no filling out of complex application forms, no worrying about pre-existing conditions disqualifying you, no worrying about whether the treatment is covered or how you are going to pay for the drugs.

The MN Health Plan would be prohibited from restricting, delaying, or denying care, or reducing the quality of care to save money, but would lower health care spending through administrative simplification and efficiency and the elimination of abusive insurance company practices. The plan would also restore medical decision-making to the doctor and patient, removing health insurance staff from

making treatment decisions. The plan would end not only access problems caused by cost, but also access problems caused by an inadequate number of health professionals and facilities around the state. The MN Health Plan would provide retraining for workers displaced in the transition to a single health plan.

The plan would be funded by all Minnesotans, with premiums based on the ability to pay, and would cover all health care costs, replacing all premiums currently paid by employees and employers, as well as all co-payments, deductibles, and all costs of government health care programs. Experience with Medicare, the VA, and economic modeling of other plans demonstrates that a single-payer single-plan system like the MN Health plan is the most cost effective way to guarantee affordable health care for everyone. When everyone can get the care they need, the whole population is healthier.

FEATURES OF THE PLAN

- All Minnesotans are included.
- You can go to the doctor, clinic or hospital of your choice. All licensed providers are in one state-wide network.
- The Plan covers all your medical needs including prescriptions, mental health care, dental services, chiropractic.. all your medical needs.
- You cannot be rejected or charged more because you have a "pre-existing condition."
- No deductibles or co-pays.
- Premiums on individuals and businesses are based on ability to pay.
- The health plan is administered by a public board representing you, not insurance company executives. You have a voice!
- The Plan will focus on preventive care and early intervention to keep people healthy and save money.

Did You Know:

- 62% of personal bankruptcies are associated with medical expenses;
- 64% of Minnesota doctors prefer a universal, single-payer system;
- If we cut out the insurance middleman, we could provide health care to everyone.