



MAHU Legislative Update

Elections

This is a crucial election and it is important that people in our industry and their clients to show up at the polls. The contrast on the issue of health insurance is stark in many of the races with many candidates favoring a single-payer system that will essentially eliminate our industry.

Early voting

You can now vote absentee at any time up to the election for any reason. BONUS: This also may help cut down on the number of calls you get as the parties closely monitor who has already voted and direct their efforts to those who have yet to vote. Minnesotans can vote in person or by mail. Voting in person takes place at your county election office or at city hall in certain cities. To find where to vote early in person, follow this link <http://www.sos.state.mn.us/elections-voting/other-ways-to-vote/vote-early-in-person/>. To request an absentee ballot online, follow this link <https://mnvotes.sos.state.mn.us/ABRegistration/ABRegistrationStep1.aspx>.

To find your elected officials, follow this link: <http://www.gis.leg.mn/iMaps/districts/>.

If you would like information on where candidates stand on important issues to business you can check their voting records at: Minnesota Chamber of Commerce: [2018 Voting Record](#) [2017 Voting Record](#)

Minnesotans for Affordable Health Insurance, the political action committee of MAHU members has endorsed a number of candidates. Those candidates responded to a questionnaire and stand with us on three important questions: 1) Support for extending our reinsurance program; 2) Oppose the MNCare Buy-In program; and 3) Oppose additional benefit mandates on the fully insured market. Minnesotans for Affordable Health Insurance has endorsed the following legislative candidates:

- 4A Jordan Idso
- 5A Rep. Matt Bliss
- 5B Rep. Sandy Layman
- 7B Caroline Burley
- 8B Rep. Mary Franson
- 10B Rep. Dale Lueck
- 11A Jeff Dotseth
- 12A Rep. Jeff Backer
- 12B Rep. Paul Anderson
- 13 Rep. Jeff Howe (State Senate)
- 14A Rep. Tama Theis
- 15A Rep. Sondra Erickson
- 17B Rep. Dave Baker
- 18A Rep. Dean Urdahl
- 19A Kim Spears
- 19B Joe Steck
- 20B Josh Gare
- 21A Rep. Barb Haley
- 24A Rep. John Petersburg
- 24B Rep. Brian Daniels
- 25A Rep. Duane Quam
- 26A Paul Wilson
- 29B Rep. Marion O'Neill

- 32B Rep. Anne Neu
- 34A Kristin Robbins
- 35B Rep. Peggy Scott
- 37B Rep. Nolan West
- 38A Rep. Linda Runbeck
- 38B Patti Anderson
- 39A Rep. Bob Dettmer
- 42A Rep. Randy Jessup
- 44A Rep. Sarah Anderson
- 48A Ellen Cousins
- 48B Rep. Jenifer W. Loon
- 50B Frm Rep. Chad Anderson
- 51A Jim Kiner
- 51B Douglas D. Willetts
- 53B Rep. Kelly Fenton
- 56A Rep. Drew Christensen
- 56B Rep. Roz Peterson
- 57B Rep. Anna Wills
- 64B Alex Pouliot
- 66A Jon Heyer

You can see the vast differences in the approaches to health insurance between the two main candidates for Governor (DFLer Walz supporting single-payer and Republican Johnson supporting a market-based system) in the KSTP debate by following the link below:

<https://kstp.com/politics/kstp-day-of-debates-gubernatorial-candidates-tim-walz-and-jeff-johnson/5116923/?cat=1>

Educating the Consumer

With much advertising on the airwaves in recent months dominated by political advertising, we are seeing much distortion about what is going on in health insurance. One of the most manipulative messages is that of one group accusing candidates that their plan will not cover pre-existing conditions. The truth is that no plan being proposed would leave Minnesotans with pre-existing conditions without coverage. As you know Minnesotans with pre-existing conditions have been able to find coverage since 1977, even before the ACA.

With that in mind, below you will find a template that you can use to educate your clients without taking a partisan stance. A copy of this template will be available on the MAHU website. Feel free to amend it to suit your needs, but remember they look to you for your expertise in the health insurance area that is the number one concern of voters this year.

Remember you are the trusted source of information on health insurance and your clients probably only think about the topic at open enrollment or when they have a claim.

Don't forget to vote!!!

Tim Wilkin

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Copy & Paste the verbiage below to send out:

Dear Client,

With the elections fast approaching you are hearing quite a bit from candidates who are addressing the number-one issue of concern to voters – health care. Specifically, on health insurance we are hearing things from interest groups trying to impact the election using talking points that seem to come from outside of

Minnesota and do not reflect what our marketplace has offered since the mid-1970s. Did you know that people with pre-existing conditions have been guaranteed coverage in Minnesota since 1977? Unlike many other states Minnesota has protected people with pre-existing conditions for decades before the passage of the ACA, also known as Obamacare. So when groups accuse candidates that their plan would take away coverage for people with pre-existing conditions you should be skeptical. I have yet to see a candidate propose such a plan.

Recent state level law changes included a reinsurance plan that lowered rates in the individual market by 20% in 2018 and will lower rates for 2019 from 7% to 27% depending on the plan you pick. Other state-based reforms have brought additional options to the market.

There are however candidates who are proposing plans that could take away your current coverage choices or at the least threaten the long-term viability of the market that brings you many choices. Plans like the MinnesotaCare Buy-In would set a government plan in direct competition with the private marketplace using taxpayer resources to give these plans an unfair advantage. Since the MinnesotaCare Buy-In plan underpays providers, your access to your doctor will likely be more limited. The underpayments could bankrupt many local clinics and hospitals according to the Minnesota Hospital Association. It is likely if the MinnesotaCare Buy-In were to actually pass, insurance carriers would pull out of the individual insurance market and the small group market would eventually have fewer choices as well.

The long-term sustainability of the insurance marketplace and thus the number of choices you have as a consumer will be greatly impacted by this election, so I encourage you to look closely at the candidates and their positions on these important issues. Should any of the campaign rhetoric about health insurance confuse you, don't hesitate to contact me. I am here to answer your question.

Sincerely,

Your Agent

Thank you to our generous sponsors!



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