



Messaging on the Minnesota Health Plan

The Minnesota Health Plan provides affordable health care for all Minnesotans. It costs less and covers more. It cuts out the insurance company middleman and puts patients and doctors at the center of health care. You choose the doctor you trust and get the care you need when you need it. And you have peace of mind knowing your coverage can't be taken away.

- Your health care will be **affordable**. You should be able to go to the doctor when you're sick without worrying if you will go broke. The Minnesota Health Plan will cost you less, and cover more.
- With the MN Health Plan you get **peace of mind knowing your coverage is secure and can't be taken away**. The last thing you should have to think about in an emergency is, "What will my insurance cover?" The last thing you should think about if you change or lose your job is "Will I have health care?"
- The MN Health Plan guarantees you a **choice**. You choose the doctor you trust and along with your doctor choose the treatment that is right for you.

The Minnesota Health Plan is fiscally responsible and efficient and will give EVERY Minnesotan what they really want, the peace of mind knowing they have affordable coverage that can't be taken away and the choice of whatever doctor that they think is best for them. No meddling or restrictions by insurance companies, no pages of fine print. Health care when you need it, because that's what everyone in Minnesota deserves.

Elaborating on Affordability

The Minnesota Health Plan makes **quality health care affordable for all families in Minnesota**. It makes health care more affordable by streamlining the way we pay for health care—cutting out insurance company waste and profits. Right now, up to 31 cents of every premium dollar goes for, paper pushing, plan marketing, insurance company profit and administrative waste, not health care. Rather than focusing on patients, doctors are burdened with piles of paper work and countless sets of rules just trying to get care for their patients paid for. We are paying a dollar and getting 69 cents worth of care- that doesn't make any sense. With the Minnesota Health Plan your family's health care will **cost less and cover more**.

Elaborating on Choice

The Minnesota Health Plan gives you the choice you really want, the ability to choose the doctor you trust for yourself and your family. No more insurance company networks. No more limiting your choice of doctor. You and your doctor choose the best treatment when you are sick. No more insurance companies refusing to pay for the care ordered by your doctor. **The Minnesota Health Plan will cost less and covers more, and that's what everyone in Minnesota deserves.**

OTHER TALKING POINTS

"We Have the Best Doctors in the World. I Get Great Care!"

Yes, our doctors, hospitals and medical schools are among the best in the world. Health care in Minnesota ranks high in comparison to other states; but our system is broken. Allowing insurance companies to "call the shots" leaves too many people out, costs way too much and covers too little.

The Minnesota Health Plan will put you and your doctor back in charge. The Minnesota Health Plan will make sure that your health care premiums are going to pay for care not for insurance company red tape and fine print. You'll be guaranteed affordable quality health care from whichever doctor you choose.

"This will raise taxes"

With the Minnesota Health Plan everyone pays their fair share. The MN Health Plan streamlines the way we pay for health care so that your premium dollars pay for care rather than administrative waste and insurance bureaucracy, because we don't need to spend more money, we need to spend it smarter. The Minnesota Health Plan will lower the total cost of health care in the state of Minnesota. In fact, it is the only system that will **cost less and cover more**.

“But the State Is Broke”

You are right, we face a massive deficit, and the soaring cost of health care is a large part of the problem. We can't solve the budget problem without solving the health care problem. The Minnesota Health Plan will save money; it will lower the total cost of health care. And by focusing on prevention and primary care it will help people be healthier and more productive. The Minnesota Health Plan is fiscally responsible and efficient and will give EVERY Minnesotan what they really want, the peace of mind knowing they have affordable coverage that can't be taken away and the choice of whatever doctor that they think is best for them. No meddling or restrictions by insurance companies, no pages of fine print. Health care when you need it, because that's what every Minnesotan deserves.

“This Will Cost Jobs!”

I agree that saving jobs is a number one priority! Right now sky rocketing insurance premiums are killing jobs across all spectrums! Because the MN Health Plan lowers costs of health care, it lowers the cost of doing business, and grows jobs. Without the burden of negotiating insurance plans each year, businesses can focus on their business!

Will there be job displacement in the insurance industry when we pass the MN Health Plan? Yes, but the MN Health Plan makes sure people whose insurance jobs are no longer needed, will get trained for new and better jobs both in health care and other fields. The MN Health Plan is a jobs creation plan. The MN Health Plan will unleash the entrepreneurial spirit in Minnesota. People won't be stuck in jobs they hate just because they need the insurance. They will be able to start their own business knowing that they will have health care when they need it.

“A Government Takeover Is Not the Answer! This Is a Government Plan!”

The problem is big insurance has taken over our health care and driven costs through the roof, putting Minnesota businesses and families at risk. They make money by reducing your coverage, and restricting your choice of doctor, all the while raising your premiums. The insurance industry leaves millions of Minnesotans with high deductibles and gaps in coverage. You can have insurance, but still go broke when you get sick. What we have doesn't work; it costs too much and covers too little. The Minnesota Health Plan is YOUR plan. And it's guaranteed to be there if you get sick, or if you change or lose your job. The MN Health Plan will represent you, and put your health first, not profits first.

“I don't want a government bureaucrat between me and my doctor!”

With the Minnesota Health Plan there won't be an insurance company or government bureaucrat telling you when you can see your doctor or which doctor you can see. And you won't have to pick a new doctor every time your employer switches plans or you change jobs. The MN Health Plan is a doctor patient plan. With the MN Health Plan, your health care is between you and your own doctor- the way it should be. You choose your doctor, and you and your doctor decide what health care you need.

“The Free Market Will Fix Health Care”

Our corporate insurance system is profit first, and it is pricing us out of the care we need. In our market system, insurance companies make money by covering less of your health care, denying coverage when you are sick, and by competing for only healthy enrollees. Every year your insurance costs go up and your benefits go down. We have had “market based” health care for too long; it hasn't worked and frankly we can't afford it any more. It costs too much, wastes money and denies care.

“We Just Passed National Health Reform”

The national legislation is a starting point but Minnesota can do health care better. Let's build on what works in MN – we have some of the top hospitals, doctors and medical schools delivering high quality care. I think everyone in Minnesota deserves that. Unfortunately our current insurance system costs too much, covers too little and leaves too many people out. There are too many Minnesotans who are one major illness away from losing their home, and too many Minnesotans are stuck in a job they hate because they need the insurance.

With the Minnesota Health Plan people will be able to go to the doctor when they are sick and not worry about going broke. No more insurance mandated provider networks, everyone will be able to choose the doctor they trust for themselves and their family. We will unleash the entrepreneurial spirit because people won't be bound to a job for the benefits. In short, the Minnesota Health Plan will cost less and cover more and give Minnesotans the peace of mind knowing they have coverage that can't be taken away.