

## Statement on Health Insurance Exchange

According to the current law of the land, health insurance exchanges will be created in the United States of America. Given that, we favor the development of a Minnesota exchange rather than reacting to a model proposed by the federal government that could lead to resource-intensive activities such as waiver requests whenever Minnesota wants to innovate. Exchanges provide an opportunity to address some of the Citizens League recent positions regarding medical care.

The Citizens League has previously identified “increased information for a functioning market” as a goal for our health and medical system in Minnesota.<sup>1</sup> Goals of an insurance exchange are consistent with the recommendations of the 2006 Citizens League Medical Facilities Study Committee and the recommendations of the 2007 Transformation Task Force in which the Citizens League participated.

A Minnesota health insurance exchange will provide an opportunity for easier navigation of health care insurance options for consumers and small businesses. A Minnesota exchange will create a new purchasing channel to assist individuals and businesses to compare, choose, and buy health insurance options, using information on cost, quality, and consumer satisfaction. Plus, a Minnesota exchange will help individuals and families more easily determine their eligibility for Medical Assistance programs, premium tax credits, cost-sharing assistance, and coverage requirement exemptions.<sup>2</sup>

Based on our review of health care reform efforts, including focused examination of the proposed Minnesota health insurance exchange, we believe a Minnesota health insurance exchange will provide critical information, awareness, and understanding of health insurance options. As a result, Minnesota citizens can become better engaged and make more informed decisions regarding their health care coverage. This will provide an opportunity for a more consumer-driven health insurance marketplace.

Therefore the Citizens League, on behalf of Minnesota citizens, publicly supports the development of a Minnesota health insurance exchange.

### **More than 20 people participated. The members who produced the statement were:**

- Bob Armstrong
- John DeSantis
- Bright Dornblaser
- Lance Hegland
- Pat O’Leary
- Ed Oliver
- Al Trostel

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<sup>1</sup>

“Health and Medical Policy Advancement”. Citizens League Website.  
<http://www.citizensleague.org/what/policy/advancement/health/>.

<sup>2</sup>

“Exchange FAQ”. Minnesota Department of Commerce Website.  
<http://mn.gov/commerce/insurance/topics/medical/exchange/FAQs-on-Exchange/>.