

Real Health Care Reform Measures that Work for Minnesota Families

Minnesota needs health care reform, but not the usual kind of government reform that expands the government's role and raises taxes. Instead a market-based, consumer-driven plan that puts the individual in charge of their health care decisions would produce more choices, competition and improve service. A plan that will actually increase health care access and affordability will include:

- Implementation of market-based reforms, which will reduce health care costs by the discipline of a competitive marketplace. Introducing more competition and reducing government mandates, opening the state border to outside competition in the insurance market will expand quality and choices while reducing costs.
- Tax credits for individual health plans would help offset the disparity between employer-provided group plans paid for with tax-free dollars and privately purchased plans without the same tax break. People struggling to continue coverage between jobs through COBRA and employees who do not receive health insurance through their work would benefit from the tax credits.
- Expanding Health Savings Accounts coupled with high-deductible insurance plans will put more consumers in charge of their health care dollars. Partially removing the third-party pay model will result in more fiscal discipline on the part of the consumer, reducing over-use. This will in turn drive down the price of insurance policies while allowing the consumer to keep unused health care dollars for education, retirement savings or other uses of their direction.
- TORT law reform to reign in the extreme costs of frivolous lawsuits will have an immediate impact on the cost of medical treatment by reducing the doctor's overhead cost of malpractice insurance.
- Reforming Medical Assistance and Minnesota Care to resemble an HSA model will also reduce overuse of subsidized plans. Recipients would be rewarded for fiscally responsible use of fixed health-care debit accounts. Any unused balance of these Health Debit Accounts would rollover annually into a personal account that can be applied to higher education, or first-time home-ownership.
- Protections for patient privacy are essential. Private medical records should never be transferred without the explicit consent of the patient.