



CCHF TESTIMONY -- SF 4778 Public Option (Wiklund) -- March 14, 2024

Madame Chair and Members of the Senate Health and Human Services Committee:

Citizens' Council for Health Freedom envisions a future where health care is affordable, confidential, personalized to the patient, compassionate, and transparently priced.

Today's health care system exploits patients, it does not work for patients. It is also a rip-off. The health care system is unaffordable, impersonal, and too often restricts or delays access to care that saves lives, limbs, and quality of life. It is no longer a safe place for vulnerable people. As we say, **"The mission of medicine has been taken over by the business of health care."**

However, creating a government "insurance plan" for all Minnesotans to buy into is not the solution.

Solutions can be found – in the private sector, not in the government. Look at the cash-based Surgery Center of Oklahoma (with prices 50-90% lower), or direct primary care clinics that spend quality time with patient, or the practices on The Wedge of Health Freedom (jointhewedge.com). One Tennessee cardiologist does echocardiograms for \$179.00.

Legislative tinkering in health care has led to **unaffordable prices, boatloads of regulations, fewer choices, an exodus of doctors, longer waits, myriad self-interested third-party hands in the health care pie, an overabundance of administrators, intrusive questionnaires, and the prohibition of real insurance, affordable medical indemnity policies.**

Real health insurance, the kind that pays the patient cash for insurable events and never interferes in medical decisions has been prohibited. This should be reversed. Real insurance is not expensive. And for uninsurable routine and minor care, costs would come down to the pocketbook level.

However . . . instead of making care and coverage affordable by letting the (real) market work, this bill would be another step toward a single impersonal government bureaucracy.

SF 4778 appears to be part of a plan to eventually collapse the current system into a "MinnesotaCare for All" government system with or perhaps without health plans given the "direct payment system" language that passed in 2023 [256.9631]. Instead of establishing a public option, the legislature should restore affordable real insurance for insurable events.

A public option will not improve care or coverage for the people of Minnesota. *Instead:*

- The government public option will be used to move toward a single-payer system.
- Taxpayers will pay dearly for the resulting one-size-fits-all government "insurance."
- Government will be fully in control of all coverage and treatment decisions.
- The public option will have police power -- and be difficult for patients to sue.

Thank you for considering our concerns. **We urge you not to pass this bill.**

Twila Brase, RN, PHN
President and Co-founder