

March 14, 2024

Minnesota Senate Health and Human Services Committee
Senator Melissa H. Wiklund, Chair
2107 Minnesota Senate Bldg.
St. Paul, MN 55155

Dear Chair Wiklund and Members of the Minnesota Senate Health and Human Services Committee,

I'm writing in support of [SF4778](#) to establish a MinnesotaCare Public Option.

As a physician in Minneapolis, I see how out-of-control health care costs negatively impact my patients, and how the problem is getting worse. In 2022, health care costs for Minnesotans with private insurance increased [\\$581 per capita](#). [About half](#) of U.S. adults today say it's difficult to afford health care costs. For Minnesotans enrolled in health plans through the individual markets, [about half](#) are in 'Bronze Plans' with deductibles around \$7,000 per year—that means they have to pay \$7,000 every year on top of monthly premiums, before they get coverage.

Rising health care costs are straining families' budgets, and, unfortunately, preventing patients from seeking care. [One in four](#) American adults say that they skipped or postponed getting the health care they needed in the past 12 months because of the cost.

When my patients put off needed health care, their health problems don't just go away. They become more difficult to treat, more expensive to treat and may become untreatable. A patient with diabetes that could be managed with routine care may develop nerve damage, eye problems, or kidney problems. A patient with a family risk of cancer may skip a critical screening, allowing early stage cancer to worsen and spread. A pregnant person who delays care puts her health and that of her baby's at risk sometimes with lifelong impact.

The sad truth is that high health care costs are leading to health problems that are preventable.

Thankfully, lawmakers have an opportunity to help solve this critical problem. By passing SF4778 to create a true MinnesotaCare Public Option, the Minnesota Legislature can expand access to affordable health care by allowing middle-income Minnesotans, including those without documentation, to buy in to MinnesotaCare for affordable, quality coverage. This public option would build on a trusted, proven model and ensure thousands of Minnesotans, including farmers, care workers, small business owners, and more can access affordable care.

Minnesotans should be able to get health care when they need it, *not* just when they can afford it. That's why Minnesota needs an affordable, high-quality MinnesotaCare Public Option. By ensuring more families are able to access affordable health care, Minnesota can save lives and strengthen our communities.

Thank you for your consideration.

Sincerely,
Siri Fiebiger MD, MPH, FACOG