



Dear Members of the Senate Commerce and Consumer Protection Committee,

On behalf of Health Care For All Minnesota (HCA-MN), I am writing to express our strong opposition to the renewal of reinsurance ([SE333](#)). While the stated intent of reinsurance is to stabilize premiums in the individual insurance market, this mechanism ultimately diverts critical funds away from patients and their health care needs, redirecting them instead to subsidize insurance companies.

Reinsurance prioritizes insurance company profits over creating meaningful, long-term solutions that directly benefit Minnesotans struggling with rising health care costs. Instead of funding programs that directly reduce out-of-pocket expenses or expand access to care, reinsurance sustains an inefficient and inequitable system, perpetuating disparities for underserved populations.

Furthermore, reinsurance does nothing to address underlying systemic deficiencies that make health care unaffordable. Minnesota should focus on policies that promote sustainable solutions, such as expanding MinnesotaCare, strengthening public health infrastructure, and implementing single-payer reforms to provide the administrative efficiency of direct provider payments.

We urge the committee to redirect resources from reinsurance toward programs that deliver meaningful, direct benefits to Minnesota families. HCA-MN stands ready to work with legislators to explore alternatives that align with these goals.

Thank you for considering our position. We appreciate your dedication to crafting policies that truly benefit all Minnesotans.

Sincerely,

A handwritten signature in black ink, appearing to be "Rose Roach".

Rose Roach
Chair, Health Care for All Minnesota