March 26, 2026

Dear Chair Klein and members of the Senate Commerce and Consumer Protection:

The undersigned organizations represent thousands of individuals facing serious, acute and chronic health conditions in Minnesota. Our organizations have a unique perspective on what patients need to prevent disease, cure illness and manage chronic health conditions. We strive to put our diversity, knowledge, and expertise to use as a resource regarding any decisions affecting state health insurance marketplaces and the patients that they serve.

Our organizations support SF3936, legislation to continue the Minnesota Premium Security Plan, also known as reinsurance. We are committed to ensuring that any changes to the healthcare system achieve coverage that is adequate, affordable and accessible for patients. A strong, robust marketplace is essential for people with serious, acute and chronic health conditions to access comprehensive coverage that includes all the treatments and services that they need to stay healthy at an affordable cost.

Reinsurance is an important tool to help stabilize health insurance markets. Reinsurance programs help insurance companies cover the claims of very high-cost enrollees, which in turn keeps premiums affordable for other individuals buying insurance on the individual market. Reinsurance is a tool that has helped more than 88,000 Minnesotans access health care who would have otherwise gone uninsured.

Reinsurance helps to significantly reduce premiums (on average 20% premium reduction) and increase the number of individuals obtaining health insurance through the individual market. This would help patients with pre-existing conditions obtain affordable, comprehensive coverage. Continuing the reinsurance program is especially important given the American Rescue Plan Act (ARPA) enhanced premium tax credits, federal tax credits that help Minnesotans across the state afford their marketplace plans, expired at the end of 2025.

On behalf of our organizations, we ask you to support SF3936.

Sincerely,

ALS Association
American Cancer Society Cancer Action Network
American Diabetes Association
American Lung Association
Arthritis Foundation
Epilepsy Foundation of Minnesota
Hemophilia Foundation of Minnesota/Dakotas
Mental Health Minnesota
Minnesota Ovarian Cancer Alliance
National Bleeding Disorders Foundation
NMDP (National Marrow Donor Program)
National Multiple Sclerosis Society
The Leukemia & Lymphoma Society
Sickle Cell Foundation of Minnesota