

Minnesotans for Affordable Health Insurance

2018 Candidate Questionnaire

- 1. Individual Marketplace Re-insurance Program** – Before the ACA, Minnesota supported the individual marketplace with a tax on all fully-insured policies (individual and group). This was used to fund the state’s high-risk pool (the Minnesota Comprehensive Health Association or MCHA), which helped keep the premiums in the individual market down. That high-risk pool was eliminated with the passage of the ACA and subsequently premiums in the individual marketplace skyrocketed. In 2017 Minnesota passed the Minnesota Premium Security Plan, a reinsurance plan for the individual marketplace. That plan invested \$270 million in state and federal funds per year in 2018 and 2019 to offset the adverse selection that is experienced by this critical market segment. This plan took the place of MCHA and helped give Minnesota consumers a broad choice of health plans. According to the Minnesota Department of Commerce, this plan resulted in premiums being 20% lower than without the plan in 2018. Additionally, premiums are expected to drop between 3% and 12.4% for 2019, depending on your plan, as a direct result of this program. Will you vote to continue funding the Minnesota Premium Security Plan for 2020 and beyond to stabilize the individual marketplace?

 - A. Yes
 - B. No
- 2. MinnesotaCare Buy-In Program (aka MinnesotaCare for All)** – Governor Dayton proposed that citizens be allowed to buy MinnesotaCare, a government program originally established for the working poor. At the time there was bi-partisan agreement to adopt policies to avoid competing with private health plans. With this program, individuals could purchase this government-run program which would compete against private sector plans, but without having to follow the regulations required for insurers or have reserves that protect taxpayers from shortfalls as required for private insurers. While he calls the program MinnesotaCare, it is important to understand that the cost sharing and premiums are not aligned with MinnesotaCare. Additionally, the proposal greatly underpays physicians and hospitals, creating financial hardship for many and endangering the financial viability of rural providers. Since the plan pays providers well below market rates, it undercuts the premiums that private plans must charge to pay providers a sustainable reimbursement rate. We believe this will wipe out private sector insurance choices in the individual market and eventually do the same to the small group market, which is not required to provide coverage to its employees. Will you oppose establishing MinnesotaCare as a government-run competitor to private insurance coverage?

 - A. Yes
 - B. No, I support the establishment of this plan which will lead to single-payer
- 3. Coverage Mandates** - Minnesota mandates the coverage of roughly 60 benefits as part of fully insured individual and group health insurance products sold in the state. This placed Minnesota in the top five states with the most mandates. Research has indicated that the average mandate increases premiums by 0.44-1.11% annually. Self-Insured groups (including Minnesota’s largest employers) do not have to cover these benefit mandates creating a competitive disadvantage for small businesses. Do you support maximizing choice so that individuals and small businesses & their employees have more flexibility in designing their own plans without government mandates?

 - A. Yes
 - B. No

Timestamp	Username	District/Incumbent	Candidate Name	Endorse Y/N	#1 Indiv Market Re-insurance Program	#2 MinnesotaCare Buy-in	#3 Coverage Mandates
2018/07/30	pouliotformnhouse@gmail.com	64B RPM St. Paul - Pinto	Alex Pouliot	Y	Yes	Yes	Yes
2018/07/26	willsforhouse@gmail.com		Anna Wills	Y	Yes	Yes	Yes
2018/07/24	anneforhouse@gmail.com		Anne Neu	Y	Yes	Yes	Yes
2018/07/25	barb@haleyforhouse.com		Barb Haley	Y	Yes	Yes	Yes
2018/07/24	rpdtmer1@msn.com		Bob Dettmer	Y	Yes	Yes	Yes
2018/07/23	daniels24b@gmail.com		Brian Daniels	Y	Yes	Yes	Yes
2018/07/31	burley.caroline@gmail.com	7B RPM Duluth - Liz Olson	Caroline Burley	Y	Yes	Yes	Yes
2018/07/26	chadforhouse@gmail.com		Chad Anderson	Y	Yes	Yes	Yes
2018/07/25	dbaker0327@gmail.com		Dave Baker	Y	Yes	Yes	Yes
2018/07/23	urdahls@hotmail.com		Dean Urdahl	Y	Yes	Yes	Yes
2018/07/24	douglas.d.willetts@gmail.com		Douglas D. Willetts	Y	Yes	Yes	Yes
2018/07/23	christensenformn@gmail.com		Drew Christensen	Y	Yes	Yes	Yes
2018/08/02	DRQuam@gmail.com		Duane Quam	Y	Yes	Yes	Yes
2018/07/25	Ellen@EllenCousins.com	48A RPM - Lauri Pryor	Ellen Cousins	Y	Yes	Yes	Yes
2018/07/30	jeff@jeffbacker.com		Jeff Backer	Y	Yes	Yes	Yes
2018/07/27	jeff@dotsethmn.com	11A RPM - Mike Sundin	Jeff Dotseth	Y	Yes	Yes	Yes
2018/07/26	jeniferloon@comcast.net		Jenifer W. Loon	Y	Yes	Yes	Yes
2018/07/24	kiner.jim@gmail.com	51A RPM - Masin	Jim Kiner	Y	Yes	Yes	Yes
2018/07/24	steckforhouse@gmail.com	19B RPM - Considine	Joe Steck	Y	Yes	Yes	Yes
2018/07/25	jpfor24a@live.com		John Petersburg	Y	Yes	Yes	Yes
2018/07/25	heyer4house@gmail.com	66A RPM - Hausman	Jon Heyer	Y	Yes	Yes	Yes
2018/07/24	joshgarefor20b@gmail.com	20B RPM - Bly	Josh Gare	Y	Yes	Yes	Yes
2018/07/31	her4house@gmail.com	64A DFL - Erin Murphy	Kaohly Her	Y	Yes	Yes	Yes
2018/07/24	kellyfen283@gmail.com		Kelly Fenton	Y	Yes	Yes	Yes
2018/07/31	lrunebeck@comcast.net		Linda Runbeck	Y	Yes	Yes	Yes
2018/07/24	mary@teamfranson.com		Mary Franson	Y	Yes	Yes	Yes
2018/07/31	matt_bliss@hotmail.com		Matt Bliss	Y	Yes	Yes	Yes
2018/07/23	patandersonmn@gmail.com		Patti Anderson	Y	Yes	Yes	Yes
2018/07/25	paulfrederickwilson@outlook.com	26A RPM - Liebling	Paul Wilson	Y	Yes	Yes	Yes
2018/07/25	peggy@peggy4house.com		Peggy Scott	Y	Yes	Yes	Yes
2018/07/25	randyfor42a@gmail.com		Randy Jessup	Y	Yes	Yes	Yes
2018/07/30	Tamatheis@gmail.com		Rep Tama Theis 14A	Y	Yes	Yes	Yes
2018/07/24	Rozforhouse@gmail.com		Roz Peterson	Y	Yes	Yes	Yes
2018/08/01	laymansandy@gmail.com		Sandy Layman	Y	Yes	Yes	Yes
2018/07/23	brian_abrahamson@live.com		Brian Abrahamson	N	Yes	No, I support the establishment of this plan which will lead to single-payer	Yes
2018/07/30	duane@duanesauke.com		Duane Sauke	N	Yes	Undecided	No
2018/08/01	gail.kulp64@gmail.com		Gail Kulp	N	Undecided	Undecided	Undecided
2018/08/03	beboldvotevold@gmail.com	18a dfl - Urdahl	Justin Vold	N	Yes	Yes	Undecided
2018/07/30	fogartyforhouse@gmail.com		Kevin Fogarty	N	No	No, I support the establishment of this plan which will lead to single-payer	No
2018/07/23	marg1994@yahoo.com	65B RPM - Mariani	Margaret Stokely	N	No	Yes	Yes
2018/07/30	northbirdformn2a@gmail.com		Michael Northbird	N	Undecided	No, I support the establishment of this plan which will lead to single-payer	Undecided
2018/07/24	suelarson31b@gmail.com		Sue Larson	N	Yes	No, I support the establishment of this plan which will lead to single-payer	Yes
2018/07/30	traherncrews@gmail.com		Trahern Crews	N	Yes	Undecided	Yes
2018/07/23	Pafko4House@gmail.com	63B - RPM - Wagenius	Frank Pafko	?	Undecided	Yes	Yes
2018/07/30	info@jayforhouse.com	67B - DFL - Sheldon Johnson	Jay Xiong	?	Yes	Undecided	Yes
2018/07/24	me@jeremymunson.com		Jeremy Munson	?	No	Yes	Yes
2018/07/30	kim@spearsforhouse.com	19A RPM - Johnson, Clark	Kim Spears	?	Undecided	Yes	Yes
2018/07/30	randygoutermont@yahoo.com	3A - RPM - Ecklund	Randy Goutermont	?	No	Yes	Yes
2018/07/30	erik@mortforhouse.com	55A RPM - Loonan	Erik Mortense	N - SUPPORTING LOONAN	Yes	Yes	Yes
2018/07/30	shane@shanemekeland.com		Shane Mekeland	?	Undecided	Yes	Yes