



Minnesota Health Plan SF 929 - HF1812 Summary 2026



The **Minnesota Health Plan**, MHP, (SF929, HF1812) is authored by Senator John Marty and Rep Liz Reyer. It is a single payer plan that would cover all Minnesotans, for all their medical needs, including • dental, • vision, • hearing, • mental health, • chemical dependency treatment, • prescription drugs, • medical equipment and supplies, • long-term care, and • home care. The plan would not have co-pays or deductibles, and would allow patients to choose their own providers, free of any networks.

There are currently over 200,000 Minnesotans without any health insurance. There are at least a million more with insurance who cannot afford their medical bills even after paying high premiums because of co-payments, deductibles, and care not covered by their insurance plan. The Minnesota Health Plan would eliminate the problem of un-insurance and under-insurance. It would replace our costly insurance system with healthcare for all. Equally important, it would reduce some of the need for costly medical care through public health, education, prevention, and early intervention. Under the plan, patients would be able to see the medical providers of their choice when they need care, and their coverage by the health plan would not end when they lose their job, switch to a new employer, start their own business, or take a leave for personal reasons.

Medical decisions would be made by patients and their clinicians, not by insurance companies or government or employers. Premiums would be based on ability to pay, so it would be affordable to all. There would be a focus on preventive care and early intervention to improve health; and the MHP would be required to ensure that there are enough providers to meet healthcare needs throughout the state. These benefits would be guaranteed by the MHP's ten fundamental principles, each of which would be legally binding on it.

These ten principles are essential to any health care system that serves the public well.

- The Minnesota Health Plan would ensure all Minnesotans are covered.
- Cover all necessary care, including dental, vision, hearing, mental health, chemical dependency treatment, prescription drugs, medical equipment and supplies, long-term care, and home care.
- Allow patients to choose their providers.
- Reduce costs with fair pricing & by cutting administrative bureaucracy, not by restricting or denying care.
- Affordable to all (set premiums based on ability to pay and eliminate co-pays).
- Focus on preventive care and early intervention to improve health.
- Ensure that there are enough health care providers to guarantee timely access to care.
- Continue Minnesota's leadership in medical education, research, and technology.
- Provide adequate and timely payments to providers.
- Use a simple funding and payment system.

There are many economic studies and evidence from around the world showing that a universal health care system costs less and leads to better outcomes than our current, convoluted health insurance system.

We have some of the best hospitals and medical clinics in the world, some of the best doctors and nurses, some of the best medical technology and research, yet our access to that care is the worst in the industrialized world. We need a logical, commonsense health care system, one that serves Minnesota values. That system can be achieved through passage and implementation of the Minnesota Health Plan.

We ask that you co-author this lifesaving, economically sensible legislation.

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