

Affordable Health Care


Family farmers are small business owners who disproportionately purchase health insurance on the individual market and are hit hard by high premiums and lack of choice between health plans. People in rural communities often have a harder time accessing comprehensive mental, chemical, maternal, reproductive and dental health care. High costs and lack of access hurt families in rural Minnesota.

Resolutions calling on MFU to make health care more affordable and accessible were passed at county conventions and adopted as a special order of business at MFU's state convention in 2021. Special orders of business signal MFU's top priorities for the state legislature and other policymakers on the local, state and national level.

What's the issue?

No person should go bankrupt or risk losing the family farm or their small business because they cannot afford health care. Unfortunately, due to disproportionately high premiums, too many family farmers choose to go without insurance. Others are forced to leave their communities in rural Minnesota to secure jobs that offer comprehensive health care coverage. Affordable and accessible health care is central to keeping rural communities strong.

Farmers and others in rural areas of Minnesota are also forced to travel long distances to access care.



"It's not news to anybody that most small family farms are running on a pretty narrow margin and your health insurance costs can be the difference between profitability and being underwater year- to-year. My youngest son would like to take over the farm and you know, right now, he's going to really struggle with his health insurance premium. I think that a public option for us and for a lot of those young farmers is really going to be critical going forward."

— Steven Read, Nerstrand

What is MFU doing to address the lack of competition?

Minnesota Farmers Union advocates for policies and investments that help family farmers and rural communities get the health care they need, including by:

- Advocating for a state public option that would allow farmers and others to 'buy-in' to MinnesotaCare.
- Backing policies which support rural care providers, increase Medicare reimbursement rates, expand telehealth and otherwise improve access to care in rural areas.
- Supporting mental health resource such as the Rural Mental Health Counselors and the Minnesota Farm and Rural Helpline (833)-600-2670.
- Advocating for single-payer and other reforms that would control costs and ensure that no one has to go without the healthcare they need.

“Allowing family farmers and small business owners to buy into MinnesotaCare is a game-changer. As farmers without access to affordable health care insurance because of our farmland assets, we always waited for the other shoe to drop. Last year, it did. I was diagnosed with breast cancer and underwent surgery and 33 rounds of radiation. Thankfully, we were able to buy insurance through MinnesotaCare. If it wasn’t for that coverage, I don’t know what we would have done. Here we are feeding the nation, but we can’t afford health insurance for our families. Or, if we make too much money one year, we lose our insurance coverage. Growing up, my parents owned a flower shop and didn’t have insurance either. Having the MinnesotaCare buy-in option is one less thing for family farmers and small businessowners to worry about.”

– Cindy VanDerPol, Kerkhoven

What has MFU accomplished to address the lack of competition in the marketplace?

Minnesota Farmers Union has advocated for funding and legislation to increase the affordability and accessibility of rural health care. This has included:

- Joining Gov. Tim Walz on roundtables and his State-to-State address to make the case for a MinnesotaCare buy-in, which was included in his supplemental budget proposal.
- Investing in 40 Square Cooperative Health Solutions, a cooperative offering health insurance options for Minnesota farmers.
- Helping close the “family glitch,” which closes the coverage gap for those who were ineligible for MinnesotaCare or subsidized coverage because they had access through a family member, even though the coverage was unaffordable.
- Supporting the expansion of telehealth services which improved health equity and access while maintain affordability for people in rural areas.
- Supporting increasing wages for personal care attendants.
- Helping establish the Rural Health Liaison Act to coordinate health care initiatives across the administration and help ensure the needs of rural people are addressed.

What are next steps?

Minnesota Farmers Union advocates for rural communities, family farmers, and small businesses at the state legislature and at a national level. MFU will continue to work hard to lower health care costs for families and retain access to care in rural areas. In all this, we count on members and other farm families sharing their stories.

Are you interested in joining Minnesota Farmers Union members as they work on this issue?

Go to www.MFU.org to click and join.



Standing for Agriculture, Working for Farmers



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