



The rural health coverage crisis

- Unaffordable health insurance is the top concern for family farms and small businesses with annual premiums and deductibles at \$25,000 to \$45,000. [Minnesota Farmers Union]
- Medical debt a leading cause of personal bankruptcies. [Physicians for a Nat'l Health Program]
- 72% of farmers have a second job to pay for health care.
50% would have to sell land or equipment to pay for care. [University of Vermont survey]

The cause

- Minnesota's small rural insurance market with more people needing care and HMOs (Blue Cross) leaving the market. [Pioneer Press]
- Our premium & tax dollars wasted on •HMO profits, •excessive CEO pay / overhead, •government subsidies to keep them in business, •unaccounted spending by HMOs.

The cure

- Minnesota Health Plan (SF 219 / HF 358) to allow you to pay medical providers, not HMOs, for care when you need it with your choice of doctors. Everyone is in, no one is left out, so cost is spread among all of us to make it affordable for all of us.

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