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Statement by Jim Schowalter on Minnesota's individual health insurance market

“Blue Cross Blue Shield’s decision underscores the work ahead for regulators, policymakers and health insurers in Minnesota to make sure individuals and families can buy health insurance. The problems aren’t going to go away on their own.

While more people have insurance than ever before, we still have to figure how, together, how we pay for care that’s really expensive. Medicine is remarkable. Cancer is often now a chronic disease. Kids with cystic fibrosis are living longer, healthier lives. People with rheumatoid arthritis move without pain. Children with autism get the treatment families want. Under the old rules, more than 1 million Minnesotans helped pay for that care. With today’s rules, about quarter million Minnesotans are responsible for these medical bills.

The bottom line is that insurance premiums are so expensive because medical care is so expensive. And as long as medications and other care keep increasing, we all end up paying more.”

Please note: Minnesotans who get their health insurance through their jobs, Medicare, Medical Assistance or MinnesotaCare are not effected by today’s announcement. All policyholders who are effected will be contacted directly by Blue Cross and Blue Shield of Minnesota.

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The Minnesota Council of Health Plans brings our country’s top health insurance companies together to solve problems. We work in a space where our insurers put aside competitive concerns to work together with partners across the state to make medical care more effective and less expensive for everyone. Seven local health insurance companies that work with the Council serve local policyholders, not shareholders on Wall Street.