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State's insurance premium subsidy program a reality *Eligible Minnesotans who buy health insurance on their own see discounts now*

Most Minnesotans who buy health insurance on their own are now paying 25 percent less in monthly premiums, thanks to the Premium Subsidy Program law passed by the Minnesota Legislature and signed into law by Governor Dayton. Throughout 2017, the state is picking up 25 percent of the premium for eligible Minnesotans.

The discount starts when the individual's 2017 policy became effective. Policyholders with Blue Plus, HealthPartners, Medica and PreferredOne are seeing the discount in what they owe in May. People with UCare insurance saw their first discount in April.

Jim Schowalter, president of the Council of Health Plans said, "In just a few months, the legislation has gone from idea to reality. Local insurers have done the programming and changed the bills so the state's premium assistance goes to help Minnesotans."

People who buy health insurance on their own do not have to do anything to get the discount; the health insurer automatically includes it for people who are eligible. In some cases, the credit from the discount is more than the amount owed for May. If that happens, no payment is needed and no money will be withdrawn from the accounts of people who pay with electronic funds transfer. People who use automated bill pay through their personal bank will want to change the scheduled payment to match the balance due.

People who already get federal help paying their premiums or get insurance through Medicaid, MinnesotaCare or Medicare aren't eligible for this state help.

The Premium Subsidy Program is managed by the state's health insurers on behalf of the State of Minnesota. Rules for administering the program were developed by Minnesota Management and Budget and reviews will be completed by the State's Legislative Auditor. Health insurers are doing the programming and logistics for their policyholders on behalf of the state. This program lasts throughout calendar year 2017.