HOW MINNESOTANS GET HEALTH INSURANCE

By many measures, care in Minnesota's is among the best in the nation. One reason why: almost all Minnesotans have health insurance, which gives us access to the preventive services that keep us well and ensures that we get medical attention when we do need care. We get our insurance in four ways.

Out of every 100 Minnesotans:

40 get insurance from a self-insured employer. Self-insured employers, usually large corporations, hire a company to manage their insurance plans, but the employers themselves collect premiums to pay claims; the employer decides what medical services to cover. Self-insured employers are regulated by federal, not state, laws.

17 get insurance from a fully insured employer. These employers, usually smaller companies, buy health insurance on their employees' behalf. The employer decides what insurance to purchase, but the insurance company collects premiums and pays claims. The kind of coverage fully insured employers may offer their employees is regulated by Minnesota state law.

3 buy our own insurance. We buy directly from a health insurance company or through MNsure.

34 get insurance from the state and federal government. This include insurance such as Medical Assistance and MinnesotaCare for people with lower incomes and Medicare for seniors and people with disabilities. We all contribute to caring for the most vulnerable Minnesotans by paying taxes that fund this insurance.

6 do not have insurance. According to the University of Minnesota and the Minnesota Department of Health, about four in every 100 Minnesotans have no health coverage. While that's the second-lowest rate of uninsurance in the United States, we can do better. Many people without health insurance can get help paying for it.