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Health reform needs to insure more Minnesotans

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By: **Niel Ritchie**, Bemidji Pioneer

Critics of health care reform argue that changing the system is just too costly, but for economically challenged states like ours it's the status quo we can least afford.

Caring for the uninsured will cost health providers in the state more than \$1 billion this year — while the number without coverage continues to swell. More than a half-million Minnesotans already live in fear of getting sick or injured, yet every day another 190 of our neighbors, friends and families fall into that vast pool of uninsured.

These economic losses don't simply vanish. In part they're made up through higher premium costs, averaging an additional \$400 each year for every family with insurance. The remainder is divvied up among taxpayers, even those unable to afford private coverage but too rich to qualify for subsidized care.

This isn't just unfair — it puts the entire state economy at risk.

Between 1999 and 2008, health premiums rose by 119 percent compared with only a 29 percent bump in inflation. These exploding increases now prevent six in 10 of Minnesota's small businesses from providing employee health coverage. That might not seem like much until one considers this: More than three-quarters of all businesses in the state fall into that group. That should be of considerable concern here in Bemidji, where lack of insurance is no less an issue than the number of residents now completely out of work.

An analysis by the non-profit JOBS Now Coalition illustrates the point. This fall the number of unemployed job seekers in northwest Minnesota surpassed openings by 5-to-1. Making matters worse, less than half offered health insurance and the median wage was \$4 less than a family of four needs just to get by.

Reverberations from the collision of skyrocketing costs and historic rates of uninsurance already are being felt statewide. Hennepin County Medical Center recently slashed staff for the second time in months and announced major cutbacks in non-emergency care for residents of outlying areas. HCMC, a renowned teaching facility, had been the state's largest provider of care to uninsured workers and their families.

In all their arguments against reform critics are wrong on at least one point: They claim those with health insurance don't have a stake in change. The fact is our state's overall economic wellbeing depends upon reform as much as each friend, neighbor and relative every one of us knows who now struggles without care.

We all would do well to remember that as federal legislation moves forward.

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