



## Universal Coverage

*Blue Cross and Blue Shield of Minnesota believes universal health care coverage is possible and essential to a well-functioning health care system. Blue Cross also believes coverage for everyone can be achieved within today's market-based system.*

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Commitment to universal coverage is central to the nonprofit mission of Blue Cross. We have shown this commitment by developing and implementing small group reforms that make insurance more affordable for small businesses. We participate in all Minnesota government programs that cover low-income Minnesotans. We helped develop and implement the Minnesota Comprehensive Health Association that covers those unable to buy coverage in the individual market. Blue Cross believes universal coverage is possible in a market-based system and proposes the following:

### **A federal mandate to individuals to purchase coverage**

A federal mandate to individuals to purchase coverage, including a subsidy for those below a designated income level and an enforcement mechanism to make sure everyone participates.

### **A federal subsidy**

A federal subsidy to help people below a certain income level with their portion of employer-offered coverage.

### **Guaranteed issuance**

With adoption of a federal mandate, all insurers could guarantee issuance of coverage to individuals. Safeguards would be needed to prevent insurers from withdrawing individual coverage to avoid guaranteed issuance.

### **Adoption of an essential benefit set**

Adoption of an essential benefit set, ideally crafted at the federal level through a publicly supported process inviting health experts to set the standard. This benefit set could also serve as a base for Medicaid reforms allowing maximum coverage for those in need, reflecting fair funding across states, and eliminating government spending on unnecessary services.