

Minnesota State Innovation Waiver
 Section 1332 Waiver Extension Application
 Summary of Comments
 July 2022

Commenter	Summary of Comment	Departments' Response
Joint letter from Advocacy Groups (American Cancer Society Cancer Action Network, American Lung Association, Arthritis Foundation, Epilepsy Foundation, Hemophilia Federation of America, Lupus Foundation of America, National Hemophilia Foundation, National Multiple Sclerosis Society, National Organization for Rare Disorders, National Patient Advocate Foundation, Susan G. Komen, The AIDS Institute, and The Leukemia & Lymphoma Society)	The advocacy groups support approval of Minnesota's waiver extension application. A strong, robust marketplace is essential for individuals with serious, acute, and chronic health conditions to access comprehensive coverage. Reinsurance is an important tool to stabilize the health insurance markets and help issuers cover high-cost claims, which keeps premiums affordable and prevents them from rising. Minnesota estimates that rates in the individual markets were about 20 percent lower in 2018-2021 following the implementation of the Minnesota Premium Security Plan. Minnesota's reinsurance program will continue to lower premiums for patients, including people with pre-existing conditions, who might otherwise struggle to afford healthcare, and will continue to stabilize the state's individual market and protect Minnesota patients and consumers.	We appreciate the support and have approved the waiver extension.