The Center for Health Care Affordability

Committed to making healthcare more affordable for all Minnesotans

Everyone in Minnesota should be able to afford the healthcare they need.

Almost a quarter of Minnesotans skip needed healthcare due to cost.

Healthcare spending is growing faster than wages, making it harder for Minnesotans to afford the care they need.

MDH, Health Economics Program, 2025. [MN Department of Employment and Economic Development (DEED) 2025.]

How we work

The Center for Health Care Affordability is listening and learning from people across the state to identify and develop policy recommendations to improve healthcare affordability in Minnesota.

Research

- Healthcare spending trends
- Administrative spending estimates
- Low-value care analyses
- Consumer affordability surveys

Expert Guidance

- Health Care Affordability Advisory Task Force
- Provider and Payer Advisory Task Force

Public Input

- Patients & families
- Community advocates & organizations
- Employers & purchasers
- Providers & hospital leaders
- Health plan leaders

Policy recommendations to make healthcare more affordable

Our goals

Guided by this evidence and collaboration, three main goals have emerged for our work:

- Set a shared healthcare affordability goal for Minnesota
- Advance promising policy solutions that reduce the financial burden of healthcare
- Drive public accountability toward healthcare that is affordable

"I have not gone to get my skin cancer rechecked because the deductible is too high."

–Minnesotan with private health insurance

What we're exploring

No single policy will solve the healthcare affordability challenges in our state. The Health Care Affordability Advisory Task Force, a group convened by the Center representing perspectives of people who pay for healthcare and health policy experts, is exploring five priority areas that get at the root of unaffordable healthcare in Minnesota. Their work will inform policy recommendations and affordability initiatives to slow spending growth and improve affordability .

High Prices and Price Growth

High commercial health insurance reimbursement rates paid to healthcare providers vary widely and contribute to higher premiums, higher employer healthcare costs, and higher out-of-pocket costs.

Consolidated Healthcare Markets

As health plans, hospitals, physician practices, and pharmacies merge, their increased market power means less competition, which can lead to higher prices, fewer low-cost options, and faster health insurance premium growth.

Private Equity Ownership

Investor-owned entities are playing an increasingly significant role in ownership and management of healthcare organizations, which may lead to increased healthcare spending and reducing access to care.

Health Insurance Affordability

Surging deductibles and double-digit premium increases are outpacing growth in wages and earnings, making it harder for Minnesotan households and employers to afford health coverage.

Prescription Drug Spending and Transparency

Prescription drugs are a significant and growing driver of healthcare spending in Minnesota, yet the arrangements between the many participants in the drug supply chain remain opaque.

How you can participate

We want to hear directly from people across Minnesota. There are many ways you can share your perspective:

- Attend public meetings
- Listen in to task force meetings
- Review and respond to our research
- Partner with us through your organization
- Share your stories at Health.Affordability@state.mn.us

health.state.mn.us/data/affordability/index.html