Fighting for a statewide health insurance solution

Education Minnesota members are experiencing the extremes of the health insurance crisis all across our state. Even the most skilled union and district negotiators have been unable to hold the line on excessive cost increases, coverage cuts and more cost shifting on to employees.

The out-of-control cost of health care is a problem that affects every member, union, district and community throughout Minnesota. Coupled with the chronic underfunding of our schools over time, district and individual member budgets are being pushed past their limits.

Why now?
Education Minnesota members passed this action item at the 2025 Representative Convention to continue the statewide fight for solutions to the health care crisis:

- Education Minnesota will make achieving a statewide health insurance plan for all educators a top priority in 2025-26 by directing lobbying, organizing, communications and political resources, and continuing the work on the Education Minnesota Health Care Task Force.

Why does it matter to us all?

- Health insurance costs are continually outpacing overall inflation and wage increases. Teachers, ESPs and all school employees cannot afford to continue with the same system.

The Minnesota health insurance system for schools is inefficient and wasteful.

- Over 500 educational districts in Minnesota are all navigating a broken system full of layers and challenges leading to inefficiency and unnecessary waste.

Our large pool solution:

- Create one large pool for all school employees and eliminate waste and inefficiency.
- Set required minimum employer contribution levels: 95% for single and 85% for family (locals could still bargain higher levels).
- Win state funding to begin to address the health care affordability crisis and provide the benefits our members deserve while making Minnesota a desirable destination for the education profession.
- Create stronger ability to fight for better with insurance companies and other levels of health care.

Why is a larger pool of people good for health insurance?
A larger insurance pool creates:

- Increased purchasing and bargaining power for the state.
- More stability and better predictability.
  - When risk is spread out over a larger group it reduces extreme premium level changes.
- Efficiency in management resulting in cost savings.
- No need for district level brokers and third-party administrators (saving millions of dollars a year).
- Fewer district resources used (district staff freed from most related processes).
- Large pool reserves can soften year-to-year changes, creating more consistency.

[Check out the Education Minnesota website for more information]().