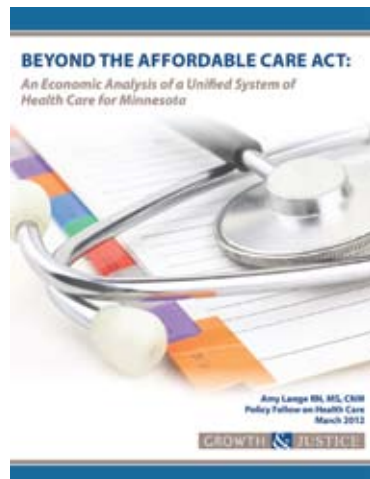




G&J Report: Beyond the Affordable Care Act *A universal health care option that saves money*

Regardless of what the U.S. Supreme Court decides this summer about the federal Affordable Care Act (ACA), health care costs will continue to rise in Minnesota far into the future. Even if the ACA survives, some 262,000 Minnesotans will still be without insurance coverage. Hundreds of thousands more are likely to suffer from underinsurance, and to forego necessary care because of ever higher copays and deductibles.

In this context, the new Growth & Justice report, [*Beyond the Affordable Care Act: An Economic Analysis of a Unified System of Health Care for Minnesota*](#) (pdf),



download the report at:
www.growthandjustice.org/beyondaca

fills an important need. The report explains the broad economic impact of a unified state system of health care, financed by taxes instead of premiums and offering high-quality care for all Minnesotans. This kind of system often is called single-payer, but unified options that use multiple insurers do exist, in Germany and Switzerland for example.

Our report, authored by Growth & Justice policy fellow Amy Lange and based on economic modeling performed by the respected national consulting firm The Lewin Group, shows that such a system could reduce total health spending in the state by nine percent, compared to projected spending under full implementation of the ACA.

Long-term savings could be much more impressive. The Lewin Group projections estimate that Minnesota could save between 12 and 33 percent by 2023, compared to projected growth under the ACA. This finding underscores the fact that all other wealthy industrialized democracies—which all have unified and universal

continued on page 3

Greater Minnesota communities are working together for student success

From Worthington in the southwestern corner of the state to Grand Marais on our rocky North Shore, many communities in Minnesota are working hard to improve student success and to narrow those unacceptable gaps in test scores and attainment by race and income.

That was the theme of a Growth & Justice study published earlier this year, [*Whole Towns Coming Together for All Students*](#) (pdf). The report documents some of the most promising civic engagement efforts in Greater Minnesota cities and towns to boost postsecondary readiness and completion, and to improve outcomes for students of color and kids from low-income families.

Most academic study and media coverage of the racial achievement gap and related growing economic inequality has focused on urban and metropolitan areas, the report notes. But many areas in non-metro Minnesota are experiencing similar growth in diversity and inequality.

continued on page 3

Those two constitutional amendments: No Growth, less Justice

The good news is that Minnesota voters will be spared having to sort through a half-dozen or more ballot propositions that would amend our constitution, mostly in ways that would exacerbate economic injustice in Minnesota. (See From the President column on our successful effort to block budgetary amendments.)

The bad news is that the two constitutional questions that will be on the ballot will have no beneficial impact on business or job creation. Instead they would marginalize or disenfranchise hundreds of thousands of Minnesotans. The bottom line of these amendments, as we see it: no business growth, and lasting damage to social and economic justice.

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GROWTH & JUSTICE

Our mission is to make Minnesota's economy simultaneously more prosperous and fair. We are a non-partisan advocate for fair taxation and "smart" public investment — fiscally responsible, accountable investment that advances prosperity for all Minnesotans. We believe a sustainable economy provides the foundation for a just society.

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Newsletter layout: Mark Tundel

Letter from the President

By Dane Smith

Here's a happy tale about something that didn't happen, partly as a result of our strong voice and collaborative efforts with many other groups.

Just six months ago, I and many other leaders of progressive and community-minded organizations believed there was little chance we could prevent harsh and destructive anti-government budget restrictions from landing on the November ballot as proposed constitutional amendments.

Given commitments we heard from ideologically extreme leaders within the legislative majorities, we wondered whether the best chance we had was to save our strength and resources for the fall campaign, and try to persuade the general public that arbitrarily starving our own governments was not in the best interests of our businesses or our families.

We knew that either chore, whether stopping these bad ideas in the Legislature or in November, would be difficult. But by early January, after many meetings with our partners, we decided to stand and fight as soon and as hard as we could in the Legislature, to prevent those measures from reaching the fall ballot.

We began with the rather sizeable segment of the House and Senate majority that we knew to be practical and moderate, and wary of absolutist anti-tax policy. We also knew that legislators from rural areas were skeptical, knowing that state revenue is important to their lower- and moderate-income constituents.

Our voice already was part of an impressive campaign organized under the banner of "Invest in Minnesota," a term that summarizes much of our work. This coalition includes the vast nonprofit community, represented by the Minnesota Council of Nonprofits and its Minnesota Budget Project. Another key partner is Minnesota's organization of mainstream churches, the Joint Religious Legislative Coalition. Labor unions representing some half-million workers are a third crucial ally.

On this particular fight, essential impact was delivered by mayors and other rural municipal leaders from the Coalition of Greater Minnesota Cities. With lots of hard work, meetings and organizing efforts, a strong current of opposition grew from rural newspaper editorial boards.

One of the most effective tools in my own conversations with legislators was a powerful statement from the Minnesota Taxpayers Association (MTA), a responsible voice for fiscal conservatism. In an editorial, the astute leader of the MTA, Mark Haveman, observed that any kind of thorough tax overhaul for the state would be rendered nearly impossible if a 60 percent supermajority—as proposed in one of the amendments being discussed—were required. Business wants and needs a tax overhaul (and Growth & Justice supports such a redesign, with lower rates for businesses and restoration of income tax rates at the top.)

With very little support for the amendments from the mainstream business lobby, and with the growing regional opposition our coalition helped focus, we saw by mid-session that the budget amendments were not only beatable, but were actually dead in the water.

Our main focus will always be on constructive new public investments and policies. But we also serve the cause of business growth with economic justice when we prevent further damage to those investments. And we are proud to have played that important role in this legislative session. ☞

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health systems—pay significantly less on health care than the United States, as a percent of the total economy.

The cost reductions for this universal and unified system are achieved primarily through administrative savings of almost \$5 billion. (Anybody who has tried to navigate the current bureaucratic thicket—sorting out what’s covered and which of your favorite health care providers are in or out—can understand the enormous administrative inefficiency present in the world’s most complex and fragmented health system.)

Further, the negotiating clout of a single buyer could save Minnesotans nearly \$1 billion on prescription drugs and medical equipment. And with a single claims administrator and the subpoena powers of a state program, the state could reduce fraud and realize another \$200 million in savings.

Meanwhile, paying for the system with a progressive dedicated tax structure, rather than increasingly expen-

sive premiums, would reduce average health care costs for the vast majority of Minnesota businesses and households. Under the model analyzed by Lewin, employers who currently provide insurance would save an average of \$1,214 per employee per year, and the average family would save \$1,240 on its annual health expenses. Only those in the very top income bracket—and those who currently can afford coverage, but risk going without—would pay more.

The report acknowledges political, legal and logistical challenges to implementing such a program. Paying for health care with taxes instead of premiums—even if cheaper and fairer overall—won’t be wildly popular at first with anti-government and anti-tax ideologues. And sweeping change would create some disruption, including the loss of some 42,000 jobs in the current health care bureaucracy. But studies have shown that those losses eventually would be made up by economic growth in

other sectors that would benefit from significantly lower health care costs.

A unified and universal health care system would bring indisputable benefits to individuals and to businesses. It would assure that Minnesotans would not have to worry about whether they and their children are covered, whether they can afford to see a doctor when illness strikes, or whether a new entrepreneurial idea or career opportunity is thwarted because of health insurance considerations. People could change jobs or careers quickly without worrying about health care and we could at long last bend a cost curve that has been vexing businesses and our governments for decades. ☒



Greater Minnesota communities

Schools in Worthington have Latino enrollment surging toward 50 percent. Student body diversification is occurring rapidly in Willmar, Rochester and St. Cloud. And in many rural areas dropout numbers and low rates of postsecondary attainment for poor students remain a problem.

Our report set out to highlight successful efforts to address these growth-inhibiting factors. Among the stories we discovered were these:

Residents including business leaders and educators in Grand Marais set up their own independent nonprofit, Cook County Higher Education, and provided the connections to online learning that have helped more than 500 young and not-so-young people get their postsecondary credentials, a remarkable feat for a county of just 5,000 people. Integration collaboratives in Worthington and Willmar

have helped make great strides in graduation rates for Latino kids, and have won national recognition for those towns as places that welcome new immigrant populations, transforming diversity into vibrant communities. The Bridges Career Academies and Workplace Connection in Brainerd is directly connecting kids to both employers and higher education prospects in the Central Lakes region, with more than 225 area businesses participating in the programs so far.

Among the standout communities in the report were St. Cloud and Grand Rapids, each of which are forming broad-based efforts to improve student performance from birth all the way through to career readiness. The District 742 Student Success Campaign in St. Cloud and the Itasca Area Student Success Alliance in Grand Rapids are developing road maps to achieving greater postsecondary

completion in their areas, beginning with early childhood education and intervention and following all the way through to college preparation.

Growth & Justice has been invited to organize a panel of rural education experts who will lead a session at the [28th Annual Conference on Policy Analysis](#) at the University of Minnesota’s College of Continuing Education in October.

For more than five years Growth & Justice has been advocating for a comprehensive model of evidence-tested education investments targeting the full cradle-to-career spectrum, and we’re glad to spotlight these like-minded strategies found in rural and urban settings across the state. ☒

How to repair a broken community

In the mid 1990s, a news headline about crime or poverty in Minneapolis brought to mind the Phillips neighborhood. High school graduation rates were low and crime and unemployment rates were high. Meanwhile, neighborhood employer Abbot Northwestern had trouble filling hundreds of open jobs.

In a new brief, Growth & Justice policy fellow and Minneapolis Community and Technical College vice president Mike Christenson shares a remarkable story of how public-private partnerships transformed the Phillips neighborhood and received national attention.

Crime Reduction

During an era in which the *New York Times* called Minneapolis “Murderapolis” due to the sharp increase in homicides in the city, Honeywell, General Mills, the Minneapolis police chief, and Minnesota’s commissioner of public safety teamed together on Minnesota HEALS (Hope, Education, Law and Safety), aimed at long-term local crime prevention activities. A first move was to bring together the 17 law enforcement agencies that covered the Phillips neighborhood to develop a coordinated plan to attack crime. With increased probation monitoring of chronic offenders, citizen watch groups and new ties between community residents and prosecution efforts, crime in the Phillips neighborhood declined more than 67% from 1998 to 2009.

Improved housing

In 1998, Honeywell, with corporate headquarters in the Phillips neighborhood, announced an ambitious plan of housing redevelopment that would replace a neighborhood slum with 52 new owner-occupied homes at a cost of \$12 million. The City of Minneapolis provided \$260,000 for resident relocation costs, which made it possible for what is now Portland Place to be built, an effort led by Project for Pride in Living (PPL). This sparked a broader interest in improv-

ing more of the neighborhood. PPL, Allina Foundation, the Phillips Eye Institute, Lutheran Social Services, and community members and organizations collaborated on various initiatives including home improvement grants, multi-unit housing rehabilitations and streetscape improvements. The Fannie Mae Foundation led the East Phillips Infill Campaign which built 21 new single-family homes on vacant lots, and plans to redevelop the abandoned Sears retail complex into the Midtown Exchange emerged.

Jobs & Job Training

While local residents experienced high unemployment rates, neighboring Abbott Northwestern Hospital and other Allina health facilities were experiencing a shortage of skilled workers causing them to turn to temporary workers and workers flown in from other states and countries to fill the

void. With a \$250,000 grant from the Allina Foundation, the Train to Work program was started by Project for Pride in Living. The initiative, which provided job training for entry-level positions at Abbott Northwestern, not only solved the hospital’s entry-level worker shortage, but provided neighborhood residents with a stable job with opportunities for advancement.

The story of the Phillips neighborhood renewal shows that public-private partnerships can function as an essential tool of economic development in challenged neighborhoods. The story of Phillips is about leaders doing their part and about marshalling civic strength in cross-sector partnerships to make progress – something Minnesotans do well.

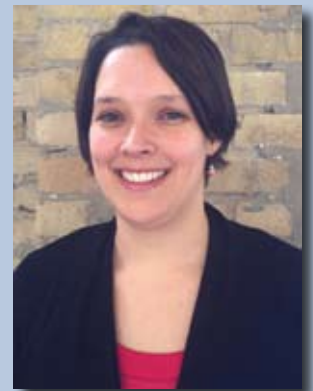
To read the full report, visit www.growthandjustice.org/phillips. ☞

New Policy & Research Director

Maureen Ramirez joined the Growth & Justice staff in February as policy & research director. Though new to this role, she isn’t new to the organization. Maureen was a member of the steering committee for the Smart Investments in Minnesota’s Students project in 2007-08, and served on the board of directors from November 2010 until joining the staff this year.

Maureen has considerable experience in public policy advocacy, community engagement and research. As director of the CapitolRiver Council, she performed policy research, education and advocacy for 35 board members who advise the city council on issues ranging from downtown development to transit and environmental issues. Previously, as director of the Minnesota Civic Engagement Table, Maureen managed a coalition of 40-plus nonprofits in improving their voter engagement and advocacy campaigns and worked extensively with the Voting Rights Coalition. Through all her work she has developed strong and positive bipartisan working relationships with elected officials and legislators.

A previous position with the University of Minnesota gave Maureen first-hand experience working with low-income and minority families and first-generation college students, including working to change University admissions policy to benefit under-represented and low-income students. Maureen is currently a member of the U of M Board of Regents, and will continue to serve on that board until her term ends in early 2013. ☞



Smart InvestmentsSM education strategies signed into law

Along with the Center for School Change and many other partners and allies, Growth & Justice celebrates the passage of the Education Omnibus Bill, which includes two key provisions that expand early childhood and postsecondary access for Minnesota students and families.

The new law provides funding to the evidence-based early literacy Parent-Child Home Program (PCHP). Home visits are a successful model of early childhood development that gained bipartisan support in the legislature this year, and a model that Growth & Justice highlighted in its Smart Investments in Minnesota's Students (SIMS) report in 2008. In the program, families with children ages 18 months through 4 years receive nurse visits twice a month. The results show that children in the program close the achievement gap with kids in middle-income families, and even demonstrate higher high school graduation rates than those in their school districts and nationally.

Our SIMS report also called for expansion of accelerated learning programs, including Post-Secondary Enrollment Options (PSEO). In 1985, Minnesota led the nation in dual enrollment programs by establishing PSEO for 11th and 12th graders. With the signing of this bill, PSEO in Minnesota is expanded to give 10th graders the opportunity to enroll in a career or technical education course, the first major expansion in the program's history.

Extensive research shows the value of dual credit options for students, including the financial savings to the family. PSEO has also helped encourage district and charter high schools to offer more quality college prep classes, so that even students who don't take PSEO benefit



Photo by Joe Nathan, director, Center for School Change

Policy & Research Director Maureen Ramirez (back, second from left) watches Gov. Dayton sign education bill with G&J-sponsored elements.

from added rigorous course options in their high schools. With 70% of Minnesota's future jobs requiring some type of postsecondary training, this incentive for 10th graders is a step in the right direction to develop our future workforce. 📌

Constitutional amendments

continued from page 1

Against the course of steady progress toward full civil rights regardless of sexual orientation, the proposed anti-marriage amendment would set in constitutional stone the statement *"only a union of one man and one woman shall be valid or recognized as a marriage in Minnesota."*

Veteran Republican leaders such as Wheelock Whitney and George Pillsbury are opposing the amendment, and a group of several dozen legislators last year issued a persuasive appeal for business opposition, noting that in Minnesota, 70 percent of Fortune 500 companies already offer domestic partnership benefits to same-sex couples and families and that "nearly every company in Minnesota whose brand is well known offers these benefits."

Beyond that, the legislators suggested that anti-gay actions by states are not conducive to a competitive workforce

and economy. More than 20 other states and metro areas that compete economically with Minnesota recognize same-sex couples and families.

The other amendment on this November's ballot would require every voter in Minnesota to produce a particular type of photo ID to be allowed to vote, even if you've lived in your house for 50 years and the election judge at the table sees you every day in the neighborhood, and it's 7:55 p.m. and you forgot your purse at work.

League of Women Voters public policy coordinator Sherri Knuth has described the photo ID bill as "unnecessary, costly and harmful," and would "disenfranchise some of the very people who must work the hardest of all to vote."

State analysts estimate that 144,000 citizens who are eligible to vote do not have a valid drivers license or ID

card as required by the amendment. This number includes a disproportionate number of elderly, disabled, and homeless people, 10% of whom are veterans. Younger people would also face hurdles since they tend to move more often and may not have a driver's license bearing their current address as the proposed law would require.

Both the marriage and photo ID amendments are cleverly designed and worded to pander to popular and unfounded fears.

But one would permanently deny legal recognition to thousands of Minnesota couples who seek the stability and economic benefits marriage provides. And the other would put up barriers to election participation for tens of thousands of Minnesotans. Neither would advance economic growth or justice of any kind, and would in fact obstruct both of these ideals. 📌

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Growth & Justice would like to thank Heidi Hope, who develops and writes each new section of Facts & Fixes.