

2026 Minnesota Health Care Affordability Snapshot

The Health Care Value Hub (“the Hub”) is proud to launch the 2026 Health Care Affordability Policy Snapshot (“Affordability Snapshot”). The Affordability Snapshot provides legislators, consumer advocates, regulators and other interested parties a tool to compare their state’s health policies across other states. The categories examined in this resource explore a variety of policy options that impact health care affordability. Policies were examined for whether they were active, implemented to a limited degree, or not active as of May 15, 2026. Sources for this information can be found in the downloadable **Data and Source Document** available on the [Dashboard](#) page. **Definitions and descriptions for each policy category can be found in the Glossary.**

The Hub offers support dedicated to understanding health care policy and connecting advocates and other interested parties together to help build a patient-centered, high-value health care system. As a research-based organization, the Hub takes a comprehensive approach to improving affordability through policy analysis, translation, visualization, and collaborative engagement. We encourage advocates, legislators, and other stakeholders to share our findings to improve consumer health care affordability across the states.

Health Care Spending Benchmark	Authority to Enforce Health Care Spending Benchmarks	Hospital or Primary Care Spending Oversight Entity	All-Payer Claims Database	Price Transparency Tool	Prescription Drug Price Transparency Reporting Requirements
Ownership Transparency	Cost Oversight Office or Commission	Health Care Financing Taskforce	Consolidation Transaction Notification Requirements	Authority to Modify or Reject Consolidation Transactions	Affordability Criteria Included in Transaction Review
Restricts All-or-Nothing Contract Provisions	Restricts Anti-Tiering or Anti-Steering Contract Provisions	Restricts Most-Favored Nation Contract Provisions	Restricts Price Secrecy and Gag Clause Contract Provisions	Key: State has passed legislation to implement these policies State has passed not legislation to implement these policies	

Improve Transparency and Market Oversight

Health Care Spending Oversight

Key:  State has active policy or program  Policy or program partially implemented  No active policy or program  No source or limited information found

Policy	Icon	Status as of June 2026	Summary
Health Care Spending Benchmark		State has established a health care spending benchmark for providers, insurance carriers, or both	
Authority to Enforce Health Care Spending Benchmark		State has not established a health care spending benchmark, with or without enforcement mechanisms	The Department of Health of health analyzes escalating costs but does not have the power to fine or penalize hospitals or insurers.
Hospital or Primary Care Spending Oversight Entity		State monitors and reports hospital spending, primary care spending, or both	Minnesota’s Department of Health, Health Economics Program reports on hospital spending. In 2023, Minnesota passed SF 2995 requiring a report on primary care spending by February 2024 and establishing a Center for Health Care Affordability that may consider establishing quality and primary care spending standards.

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Policy	Icon	Status as of June 2026	Summary
All-Payer Claims Database Established		State has a(n) all-payer or multi-payer claims database	
Price Transparency Tool(s)		State has a public-facing price transparency tool that reports negotiated rates	The Minnesota Hospital Association’s Hospital Price Check tool allows users to explore the average charges for a variety of services across diagnostic groups and facilities in the state.
Prescription Drug Price Transparency Reporting Requirement(s)		Organizations are required to report prescription drug price information to a state entity	Drug manufacturers must submit data to the Commissioner of Health for drug price increases above a threshold and for new market entrances above the Medicare part D specialty-tier threshold. The Commissioner must share the reported information on its website.

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Health Care Spending Oversight

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Policy	Icon	Status as of June 2026	Summary
Ownership Transparency		State does not require providers and facilities to report ownership data annually	Minnesota hospitals are required to submit a Hospital Annual Report (HAR), but ownership information is not explicitly required. State legislators have introduced bills which include an annual ownership reporting requirement, but the bills have not passed.
Cost Oversight Office or Commission		State has a cost oversight office or commission	The Minnesota Center for Health Care Affordability was established in 2023 under Minnesota Statutes 2023, § 62J.312. The Center serves as a research and policy catalyst and its key functions include researching health care affordability including understanding health care cost drivers, engaging stakeholders to inform affordability research and policy priorities, and recommending policies and solutions to improve health care affordability.
Health Care Financing Taskforce		State does not have a health care financing task force	While Minnesota does not have a standalone commission or task force, the state has publicly released estimates quantifying the potential impact of federal policy changes on their state Medicaid program.

Improve Transparency and Market Oversight

Consolidation Oversight

Key:  State has active policy or program  Policy or program partially implemented  No active policy or program  No source or limited information found

Policy	Icon	Status as of June 2026	Summary
Transaction Notification Required		Requires health systems or providers to notify the state of consolidation transactions	The Minnesota Attorney General must be notified of any acquisitions or conversions involving nonprofit corporations, corporations that hold assets for a charitable purpose, or nonprofit health coverage entity. The Attorney General and Commissioner of Health must also be notified of any transactions involving a health care entity with an average annual revenue of at least \$80 million at least 60 days before the proposed transaction is completed.
Authority to Modify or Reject Consolidation Transactions		Does not have authority to approve, set conditions, or disapprove consolidation transactions	The Attorney General does not have the authority to approve or disapprove a transaction; however, he or she may bring an action in district court to enjoin or unwind a conversion transaction if the conversion transaction is contrary to the public interest.
Affordability Criteria Included in Transaction Review		Includes consumer affordability or price growth in review criteria, approval conditions, or both	When determining whether a proposed transaction is in the best interest of the public or if an action should be brought to district court, the Attorney General considers whether it will reduce the affected community’s continued access to affordable and quality care. Other factors informing whether a conversion transaction is contrary to the public interest include whether the conversion transaction will result in increased health care costs for patients or if it may adversely impact provider cost trends and containment of total health care spending

Improve Transparency and Market Oversight

Anti-Competitive Contract Provisions

Key:  State has active policy or program  Policy or program partially implemented  No active policy or program  No source or limited information found

Policy	Icon	Status as of June 2026	Summary
Restricts All-or-Nothing Contract Provisions		No law restricting All-or-Nothing contract provisions	
Restricts Anti-Tiering and Anti-Steering Contract Provisions		No law restricting Anti-Tiering or Anti-Steering contract provisions	
Restricts Most Favored Nation Contract Provisions		Law restricts Most Favored Nation contract provisions	Minnesota bans Most Favored Nation clauses in insurer-provider contracts, prohibiting guaranteed best rates or allowing contract changes if lower rates are offered elsewhere.
Restricts Price Secrecy and Gag Clause Contract Provisions		State law does not prohibit price secrecy or gag clause restrictions in contracts between health insurance carriers and health systems or physicians	Minnesota legislators introduced a bill (SF 5103) in 2026 which would prohibit gag clauses in contracts between hospitals and health plans. However, as of June 5, 2026, the bill has not passed.

Health Care Spending Benchmarks

Health care spending benchmarks aim to limit annual health care spending growth by establishing a maximum limit, or “benchmark.” Benchmarks may examine overall spending or spending for specific hospitals or insurers. Of note, as of 2026 there is pending litigation against health care cost growth benchmarks in some states which may affect the status of these policies.

Authority to Enforce Health Care Spending Benchmarks

Some states grant oversight entities the authority to enforce health care spending benchmarks. In these states, if the benchmark is surpassed, the overseeing state entity will often collaborate with providers to curtail spending, and some states authorize the entity to mandate performance improvement plans or impose penalties. This section examines whether a state has established a benchmark, and if so, whether the state has statutory authority to enforce the benchmark.

Hospital or Primary Care Spending Oversight Entity

Health spending oversight entities monitor and track health care spending systematically, offering data and research support to ensure efficient resource use. While many states set population health priorities, few have established oversight entities with enforcement powers. This section examines whether a state has a health spending oversight entity reviewing primary care, hospital spending, or both.

All-Payer Claims Database

All-payer claims databases (APCDs) compile diverse health care data that may include health, dental, and pharmacy claims from private insurers, state employee health programs, Medicare, and Medicaid. In instances where a database includes only some of these payers, it is referred to as a multi-payer claims database. Typically created through legislation, APCDs are often subject to state oversight and regulation. However, some claims databases have been voluntarily developed by independent entities, limiting oversight.

Price Transparency Tool

A website that displays price information on healthcare services, allowing consumers to “shop” for the best price and budget for expected services. To be credited, the tool must show negotiated prices for various services and be accessible without fees, IRB approval, or legislative restrictions. Additionally, this section reviews whether a state requires prescription drug price data to be reported to a state entity and if a state has another form of price transparency regulation.

Prescription Drug Price Transparency Reporting Requirement

Prescription Drug Price Transparency Reporting Requirements enforce policies for drug manufacturers, insurers, and pharmacy benefit managers to report detailed information about how prescription drug prices are set and increased over time. They are set to promote accountability, reduce hidden costs, and give insight into rising drug costs.

Ownership Transparency

States, policymakers, and the public frequently have no clear picture of who actually owns and controls the providers delivering care to their residents. Requiring annual ownership reporting addresses this transparency gap. When states have accurate, up-to-date ownership data, they can identify consolidation trends before they become entrenched, enforce antitrust and corporate practice of medicine rules more effectively, and hold entities accountable when ownership changes lead to price increases or quality declines.



Cost Oversight Office or Commission

To address health care affordability concerns across state populations, some states have established Cost Oversight Offices or Commissions focused on analyzing drivers of high health care costs, working with stakeholders, and creating recommendations for administrative or regulatory solutions. These groups provide broad cost oversight of entire health care systems within a state, from hospitals to insurance practices.

Health Care Financing Taskforce

In an effort to assess health care spending, some states have launched Health Care Financing Taskforces and other entities to evaluate Medicaid financing mechanisms, evaluate Medicaid spending growth, and reduce duplicative spending and inefficiencies in Medicaid program administration while maintaining access to and quality in health care.

Consolidation Transaction Notification Required

Health care consolidation refers to health care entities (i.e. doctor's offices or hospitals) joining together under a common owner through a merger or acquisition. Some states require health care systems and/or providers to notify the state of consolidation transactions.

Authority to Modify or Reject Consolidation Transactions

During health care consolidation transactions, some states have the authority to approve, modify, or deny the transactions based on their own reviews.

Affordability Criteria Included in Transaction Review

When health care entities consolidate, some states require that affordability criteria like consumer affordability or price growth be considered in approval conditions, review criteria, or both.

Restricts All-or-Nothing Contract Provisions

Anti-competitive contracting is a pattern of contracting between health care providers and insurers where one party gains unfair advantages over potential competitors. States can enact regulations that limit dominant health systems from abusing their market power in ways that increase prices. For example, All-or-Nothing contract provisions are typically applied by health systems to require plans to contract with all providers in their system or none of them, even if those providers are low-value or high-cost.

Restricts Anti-Tiering or Anti-Steering Contract Provisions

These contract provisions require insurers to place certain providers in higher tiers regardless of cost or quality (anti-tiering) and restrict directing patients to higher value care from competitors (anti-steering).

Restricts Most Favored Nation Contract Provisions

In health care, Most-Favored Nation clauses are contract terms in which a health insurance company requires a provider or health system to guarantee that no other health plan will receive the same prices at a lower price. This restriction prevents providers or health systems from offering better pricing to competitors and can lead to higher overall prices when insurers and providers work together to maintain these rates.

Restricts Price Secrecy and Gag Clause Contract Provisions

Gag clauses are contractual provisions that prevent providers and insurers from disclosing prices, including negotiated rates, to patients, employers, or plan sponsors. These provisions can limit price transparency and make it harder for patients, self-funded employers, and policymakers to identify where health care markets are not functioning effectively. Congress passed the Consolidated Appropriations Act of 2020, which prohibits most gag clauses in health insurance contracts.

