

This Document can be made available in alternative formats upon request

State of Minnesota
HOUSE OF REPRESENTATIVES

EIGHTY-NINTH SESSION

H. F. No. 1381

03/02/2015 Authored by Baker

The bill was read for the first time and referred to the Committee on Commerce and Regulatory Reform

1.1 A bill for an act
1.2 relating to MNsure; requiring premium rates for health insurance coverage offered
1.3 through MNsure to be available to the public 30 days before open enrollment;
1.4 amending Minnesota Statutes 2014, section 62A.02, subdivisions 2, 8.

1.5 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF MINNESOTA:

1.6 Section 1. Minnesota Statutes 2014, section 62A.02, subdivision 2, is amended to read:

1.7 Subd. 2. **Approval.** (a) The health plan form shall not be issued, nor shall any
1.8 application, rider, endorsement, or rate be used in connection with it, until the expiration
1.9 of 60 days after it has been filed unless the commissioner approves it before that time.

1.10 (b) Notwithstanding paragraph (a), a rate filed with respect to a policy of accident and
1.11 sickness insurance as defined in section 62A.01 by an insurer licensed under chapter 60A,
1.12 may be used on or after the date of filing with the commissioner. Rates that are not approved
1.13 or disapproved within the 60-day time period are deemed approved. This paragraph does
1.14 not apply to Medicare-related coverage as defined in section 62A.3099, subdivision 17.

1.15 (c) Health plans in the individual and small group markets that are not grandfathered
1.16 plans to be offered outside of MNsure for coverage to begin on or after January 1, 2016,
1.17 and each January 1 thereafter, must receive rate approval from the commissioner no later
1.18 than 30 days prior to the beginning of the annual open enrollment period. Premium rates
1.19 for the next calendar year must be made available to the public by the commissioner no
1.20 later than 30 days prior to the beginning of the annual open enrollment period.

1.21 Sec. 2. Minnesota Statutes 2014, section 62A.02, subdivision 8, is amended to read:

1.22 Subd. 8. **Filing by health carriers for purposes of complying with the**
1.23 **certification requirements of MNsure.** (a) No qualified health plan shall be offered

2.1 through MNsure until its form and the premium rates pertaining to the form have been
2.2 approved by the commissioner of commerce or health, as appropriate, and the health plan
2.3 has been determined to comply with the certification requirements of MNsure in accordance
2.4 with an agreement between the commissioners of commerce and health and MNsure.

2.5 (b) Qualified health plans to be offered through MNsure for coverage to begin
2.6 January 1, 2016, and each January thereafter, must satisfy all requirements of paragraph (a)
2.7 no later than 30 days prior to the beginning of the annual open enrollment period. Premium
2.8 rates and plan enrollment for the next calendar year must be available to the public through
2.9 MNsure no later than 30 days prior to the beginning of the annual open enrollment period.