

**SENATE
STATE OF MINNESOTA
NINETY-FIRST SESSION**

S.F. No. 2631

(SENATE AUTHORS: BENSON)

D-PG

03/21/2019

OFFICIAL STATUS

Introduction and first reading
Referred to Commerce and Consumer Protection Finance and Policy

1.1

A bill for an act

1.2 relating to health insurance; creating an individual health plan that limits premium
1.3 rate increases if certain conditions are met; amending Minnesota Statutes 2018,
1.4 section 62A.65, by adding a subdivision.

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

1.6 Section 1. Minnesota Statutes 2018, section 62A.65, is amended by adding a subdivision
1.7 to read:

1.8 Subd. 9. Extended individual coverage. (a) Notwithstanding subdivisions 2 and 3, a
1.9 health carrier must offer an individual health plan to an eligible individual that meets the
1.10 requirements of this subdivision. If the individual meets the requirements in paragraph (b),
1.11 the health carrier must not increase the premium rate of the health plan by more than five
1.12 percent each year for the next five consecutive years following the initial plan year.

1.13 (b) An individual is eligible to purchase a health plan under this subdivision if the
1.14 individual:

1.15 (1) is a Minnesota resident;

1.16 (2) maintains continuous coverage;

1.17 (3) does not use tobacco;

1.18 (4) takes an annual health assessment, if offered by the health plan; and

1.19 (5) complies with any personal action plan or wellness initiative offered or recommended
1.20 by the health plan based on the health assessment.

2.1 (c) The health plan's initial premium rate must meet the requirements in subdivision 3,
2.2 paragraphs (a), (b), (d), (e), and (f). The health carrier must renew the health plan as provided
2.3 in paragraph (a) if the individual continues to meet the requirements in paragraph (b), unless
2.4 the individual fails to pay premiums or if fraud or misrepresentation occurs.

2.5 **EFFECTIVE DATE.** This section is effective January 1, 2020.