

HOUSE RESEARCH

Bill Summary

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Authors: Pugh and others

Subject: Conversion Coverage and the Provision of Information

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Overview

This bill involves conversion coverage, which is individual (non-group) health coverage required by state law to be offered to persons (often former employees) who have reached the end of available continuation coverage within the employer's group plan. Conversion coverage must be offered without underwriting. The insurer that must offer conversion coverage is the insurer that is providing the employer group coverage.

Section

- 1 Portability and conversion of coverage.** Amends § 62A.65, subd. 5. Requires health carriers, when offering an individual conversion health plan to persons previously covered under a group plan, to inform the individual that coverage may not be the same as under the group plan and that the individual may be eligible for other private health coverage or for coverage through the Minnesota Comprehensive Health Association (MCHA). A health carrier must also provide the MCHA phone number used for enrollment.
- 2 Effective date.** States that section 1 is effective January 1, 2005, and applies to conversion coverage offered on or after that date.