

# HOUSE RESEARCH

## Bill Summary

**FILE NUMBER:** H.F. 1253  
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**Subject:** MinnesotaCare Supplemental Coverage

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### Overview

This bill allows managed care and county-based purchasing plans to offer supplemental inpatient hospital coverage to MinnesotaCare enrollees, and specifies related requirements.

#### Section

- 1 Expanded inpatient hospital benefit limit for MinnesotaCare.** Amends § 256B.69, by adding subd. 29. (a) Allows managed care and county-based purchasing plans to offer to their MinnesotaCare enrollees one or more supplemental health plans that offer, as their only benefit, inpatient hospital coverage with an annual limit that exceeds the existing \$10,000 annual program limit. Requires the supplemental plans to count program expenditures for inpatient hospital services and enrollee coinsurance for inpatient hospital services towards the plan's deductible.
- (b) Requires a managed care or county-based purchasing plan to set premiums for the expanded coverage on a full community-rated basis. Requires enrollees to be responsible for the full premium amount. Specifies the method of premium payment.
- (c) States that the purchase of expanded coverage does not affect an enrollee's regular MinnesotaCare coverage and premiums, and shall not be considered health coverage for purposes of the MinnesotaCare no other health coverage and four-month uninsured requirements.