Bill Summary Comparison of

Health and Human Services

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| House File 2414-2 | Senate File UEH2414-1 |
| Senate Only Article | Article 10: MNsure |

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| Senate Only Article |  | Article 10: MNsure |
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|  | Senate only | **Section 1 (62V.05, subdivision 2)** permits MNsure to continue to collect up to 3.5% of premiums for health plans sold through MNsure to fund the operations of MNsure through December 31, 2019.  Beginning January 1, 2020, to amount that MNsure can collect in reduced to 2% of total premiums for health plans sold through MNsure and caps the total amount collected per year to 25% of the Minnesota Comprehensive Health Association (MCHA) member assessment collected in calendar year 2012. |
|  | Senate only | **Section 2 (62V.05, subdivision 5)** specifies that a health plan that meets the minimum certification requirements under the ACA is deemed to be in the interest of qualified individuals and employers.  Prohibits MNsure from establishing certification requirements for health carriers and health plans for participation in MNsure that are in addition to the certification requirements under the ACA.  Also prohibits MNsure from establishing costs, cost sharing elements, or benefits for health plans sold through MNsure.  Updates references to federal law and strikes outdated language. |
|  | Senate only | **Section 3 (62V.05, subdivision 10)** prohibits the commissioner of human services from bearing insurance risk or entering into an agreement to pay claims for health coverage for a state health care program available for purchase through MNsure as a qualifying health plan or as an alternative to purchasing a qualified health plan through MNsure or an individual health plan outside of MNsure.  Specifies that this does not prohibit the commissioner from administering medical assistance or MinnesotaCare through MNsure’s website, or the department employees from obtaining insurance from the state employee group insurance program (SEGIP). |
|  | Senate only | **Section 4 (62V.08)** requires MNsure to include the total amount spent on business continuity planning, data privacy protection, and cybersecurity in its annual report to the legislature. |
|  | Senate only | **Section 5 [Expanded Access to Qualified Health Plans and Subsidies]** requires the commissioner of commerce to submit the necessary federal waivers by October 1, 2019, to allow individuals to purchase a qualified health plan outside of MNsure and receive advanced premium tax credits and cost-sharing reductions when purchasing these health plans. |
|  | Senate only | **Section 6 [MNsure Program Development]** states that no funds shall be appropriated to MNsure for new program development until 834 EDI transmissions are being accurately processed without manual intervention. |
|  | Senate only | **Section 7 [Rates for Individual Market Health and Dental Plans]** requires health carriers to take into account the reduction in the premium withhold for MNsure operations when setting the rates for individual market health plans and dental plans for calendar year 2020. |
|  | Senate only | **Section 8** **[Request for Information on a Privatized State-Based Marketplace System]** requires the commissioner of human services to develop a request for information to consider the feasibility for a private vendor to run an automated web-based broker system to provide the core functions that are currently being provided by MNsure and report to the legislature of the results of the RFI by February 15, 2020. |