

HOUSE RESEARCH

Bill Summary

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Overview

The healthy MN contribution program currently provides MinnesotaCare enrollees who are adults without children with incomes at or above 200 percent of the federal poverty guidelines (FPG) with defined contributions to purchase private sector health coverage. This bill expands eligibility for the healthy MN contribution program to include adults without children with incomes at or above 150 percent of FPG. The bill also modifies eligibility procedures and requirements that apply generally to the program.

- 1 Waiver of preexisting conditions for persons covered by healthy Minnesota contribution program.** Amends § 62E.14, subd. 4g. Exempts individuals enrolled in the healthy MN contribution program from the MCHA six-month durational residency requirement.
- 2 Defined contributions to enrollees.** Amends § 256L.031, subd. 1. Reduces from 200 to 150 percent of FPG the income floor at or above which MinnesotaCare enrollees must participate in the healthy MN contribution program.
- 3 Use of defined contribution; health plan requirements.** Amends § 256L.031, subd. 2. Increases from three to four months the period of time an enrollee has to select a health plan. Allows the commissioner to determine criteria under which an enrollee would have more than four months to select a plan. Also clarifies that the defined contribution can be used to pay premiums for coverage under MCHA and that this MCHA coverage must meet the requirements of the healthy MN contribution program.
- 4 Determination of defined contribution amount.** Amends § 256L.031, subd. 3. Provides that enrollees with household incomes equal to 150 percent of FPG will receive a defined contribution equal to 106 percent of the base contribution. (The defined contribution percentage is interpolated for other income levels.)
- 5 Minnesota Comprehensive Health Association (MCHA).** Amends § 256L.031, subd. 6. Allows MinnesotaCare enrollees who are eligible for MCHA coverage for any reason (not just because they have been denied coverage in the individual market) to receive MCHA coverage under the healthy MN defined contribution program.

- 6** **Other health coverage.** Amends § 256L.07, subd. 3. Exempts coverage purchased under the healthy MN contribution program from being considered health coverage for purposes of the MinnesotaCare four-month uninsured requirement. Also removes obsolete references to the General Assistance Medical Care program.