

Subject Health Insurance Premium Assistance Program for Child Care Workers

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Overview

This bill creates a health insurance premium assistance program for child care workers.

Summary

Section	Description
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1	[62V.50] Premium assistance program for child care workers.
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Subd. 1. Definitions. Defines child care facility, health carrier, MNsure, Navigator, program, and qualified health plan.

Subd. 2. Eligibility. To be eligible for the program a person must be employed at a child care facility, have a projected annual household income of less than 300 percent of federal property guidelines, apply for and accept all federal and state premium tax credits that they are eligible for, be ineligible for affordable minimum essential coverage or MinnesotaCare, be a resident, and be enrolled in a silver or gold level health plan offered through MNsure.

Subd. 3. Participation. (a) Requires MNsure to create procedural requirements for eligibility and participation in the program.

(b) Requires MNsure to pay the monthly premium of the qualified health plan the eligible individual is enrolled in. The amount of the monthly premium covered by MNsure under the program shall equal the amount of the monthly premium that remains after federal and state tax credits are applied. The eligible individual is responsible for cost-sharing requirements under the health plan.

(c) Allows MNsure to disqualify an eligible individual from the program for certain actions.

(d) Requires the program to be implemented no later than November 1, 2023.

Section **Description**

Subd. 4. Enrollment information. (a) Requires the commissioner of human services, in coordination with MNsure, to provide initial program information to child care facilities.

(b) Allows an employee who is enrolled in a nonqualified health plan to switch to a qualified health plan in order to participate in the program.

(c) Once an individual qualifies for the program they remain eligible for the calendar year.

Subd. 5. Report. No later than March 15, 2024, MNsure shall submit a report to the legislature that includes certain information regarding participation in the program and costs of the program.



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