

# House Research Act Summary

**CHAPTER:** 184

**SESSION:** 2014 Regular Session

**TOPIC:** Insurance coverage by the state for non-state employees

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## Overview

This act permits employees of the Minnesota Joint Underwriting Association (“JUA”) and the Minnesota FAIR plan to qualify for state-provided insurance coverage at the employees’ own expense. The JUA is authorized in Minnesota Statutes, chapter 62I, to provide insurance coverage to individuals who need coverage for their occupation or business and cannot obtain it in the private market. The Minnesota FAIR Plan is authorized in section 65A.35 to provide coverage for private sector real estate that is not insurable in the regular private market.

### Section

- 1 Elective eligibility.** Permits the coverage described in the overview, unless the commissioner of management and budget determines that permitting the employees to obtain that coverage from the state would cause the state employee group insurance plan (“SEGIP”) to lose its status as a governmental plan or cause the plan to be treated as a multiple employer welfare arrangement (a “MEWA”) under federal law.
- 2 Administration.** Permits FAIR plan employees to participate in an insurance plan administered by the commissioner of management and budget, except as otherwise provided in Minnesota Statutes, section 43A.27, subdivision 2, clause (6).