

# HOUSE RESEARCH

## Bill Summary

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**Subject:** MinnesotaCare Supplemental Hospital Coverage

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### Overview

This bill gives MinnesotaCare applicants and enrollees the opportunity to purchase MinnesotaCare supplemental coverage at full cost. Under current law, MinnesotaCare enrollees who are adults without children, or are parents with incomes greater than 200 percent of FPG (to be increased to 215 percent of FPG July 1, 2009) are subject to a \$10,000 annual limit on inpatient hospital coverage.

#### Section

- 1 Inpatient hospital services.** Amends § 256L.03, subd. 3. Provides a cross-reference to the provision of MinnesotaCare supplemental hospital coverage. Provides an effective date of January 1, 2010, or upon federal approval, whichever is later.
- 2 Supplemental hospital coverage.** Amends § 256L.03, by adding subd. 3b. (a) Effective January 1, 2010, or upon federal approval, whichever is later, requires the commissioner to offer all MinnesotaCare applicants, and all enrollees during open enrollment periods, the opportunity to purchase at full cost supplemental hospital coverage to cover inpatient hospital expenses in excess of the \$10,000 annual inpatient hospital limit. Allows premiums for coverage to vary only for age and requires premiums to be collected by the commissioner using the procedures that apply to payment of regular sliding scale premiums.  
  
(b) Requires the commissioner to notify all persons submitting applications of this option, and to provide persons enrolled in MinnesotaCare on the effective date of this subdivision the opportunity to purchase the supplemental coverage during an initial open enrollment period. Requires annual open enrollment periods during the month of November, with coverage taking effect January 1.
- 3 Co-payments and coinsurance.** Amends § 256L.03, subd. 5. Makes a conforming change related to MinnesotaCare supplemental hospital coverage. Provides an effective date of January 1, 2010, or upon federal approval, whichever is later.

- 4**      **Co-payments and benefit limits.** Amends § 256L.12, subd. 6. Makes a conforming change related to MinnesotaCare supplemental hospital coverage. Provides an effective date of January 1, 2010, or upon federal approval, whichever is later.