

# HOUSE RESEARCH

## Bill Summary

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### Overview

This bill would permit employees of the Minnesota Joint Underwriting Association (“JUA”) and the Minnesota FAIR plan to qualify for insurance coverage provided by the state, at the employees’ own expense. The JUA is authorized in chapter 62I to provide 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 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 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 section 43A.27, subdivision 2, clause (6).