

# HOUSE RESEARCH

## Bill Summary

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**Authors:** Zerwas

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**Analyst:** Randall Chun

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### Overview

MinnesotaCare operates as a basic health program under the Affordable Care Act (ACA). Most MinnesotaCare enrollees are parents, caretakers, and adults without children with incomes greater than 133 percent but not exceeding 200 percent of the federal poverty guidelines (FPG). Under the ACA, persons eligible for a basic health program are not eligible to receive advanced premium tax credits and cost-sharing subsidies to purchase a qualified health plan through an insurance exchange.

Section 1332 of the ACA allows states to seek federal waivers of various aspects of the ACA, including but not limited to requirements related to eligibility for advanced premium tax credits and cost-sharing reductions. This bill requires the Commissioner of Human Services to seek a section 1332 waiver, or other applicable federal waivers, to allow persons eligible for MinnesotaCare to access advanced premium tax credits and cost-sharing reductions, when obtaining qualified health plan coverage through MNsure, or through a health plan company outside of MNsure.

### Section

- 1 Federal waiver.** Amends § 256L.02, by adding subd. 7. Directs the commissioner of human services to apply for an innovation waiver under section 1332 of the Affordable Care Act, or any other applicable federal waiver, to allow persons eligible for MinnesotaCare to decline MinnesotaCare coverage and instead access advanced premium tax credits and cost-sharing reductions by purchasing qualified health plans, either through MNsure or outside of MNsure through health plan companies. Requires the waiver request to be submitted within

**Section**

120 days of the effective date of this provision. Requires the commissioner to coordinate the waiver request with the waiver requested by the commissioner of commerce to allow individuals to purchase qualified health plans outside of MNsure directly from health plan companies, and receive advanced premium tax credits and cost-sharing reductions (required by Laws 2015, chapter 71, article 12, section 8). Requires the commissioner of human services to submit a draft waiver proposal to the MNsure board and the MNsure legislative oversight committee at least 30 days before submitting the final waiver proposal to the federal government, and to notify the board and oversight committee of any federal decision or action. Provides an immediate effective date.