

Subject MinnesotaCare and Subsidized Health Coverage

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Date March 4, 2019

Overview

One of the eligibility criteria for advanced premium tax credits and cost-sharing reductions under the Affordable Care Act is that the individual does not have access to affordable employer coverage. The ACA defines “affordable” coverage as health coverage for the employee only that does not cost more than a required contribution percentage (this percentage is indexed annually and for calendar year 2019 is 9.86 percent). The MinnesotaCare program similarly excludes families and individuals who have access to affordable coverage as defined under the ACA. This bill provides an exemption from this requirement for the spouse of an employee, if the amount the employee pays for employee and dependent coverage exceeds this required contribution percentage.

Summary

Section	Description
1	<p>Must not have access to employer-subsidized minimum essential coverage.</p> <p>Amends § 256L.07, subd. 2. Allows an individual who has access to subsidized health coverage through a spouse’s employer, that meets the requirements of minimum essential coverage under federal regulations, to be eligible for MinnesotaCare, if the amount the employee pays for employee and dependent coverage exceeds the required premium contribution.</p>