

Subject Elimination of Enrollee Cost-Sharing

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Date February 3, 2023

Overview

This bill eliminates enrollee cost-sharing under MA, MinnesotaCare, and SEGIP plans effective January 1, 2024, and eliminates cost-sharing for private market individual and small group insurance plans, effective upon federal approval of an amendment to the state's innovation waiver.

Summary

Section	Description
1	Prohibition on cost-sharing. Amends § 43A.23, by adding subd. 5. Beginning January 1, 2024, prohibits hospital and medical benefits offered to participants in the State Employee Group Insurance Program from including deductibles, co-payments, coinsurance, or any other form of enrollee cost-sharing.
2	Prohibition of cost-sharing. Adds § 62K.051. Requires individual and small group health plans to be offered without enrollee cost-sharing. States that the section is effective upon federal approval of the amendment to the state innovation waiver request.
3	Projects. Amends § 256B.021, subd. 4. Makes a conforming change, removing a reference to MA and MinnesotaCare cost-sharing. Provides a January 1, 2024, effective date.
4	Competitive bidding. Amends § 256B.04, subd. 14. Makes a conforming change, removing a reference to MA and MinnesotaCare cost-sharing. Provides a January 1, 2024, effective date.

Section	Description
5	<p>Cost-sharing.</p> <p>Amends § 256B.0631, subd. 1. Prohibits the MA program from requiring deductibles, co-payments, coinsurance, or any other form of enrollee cost-sharing. Strikes existing cost-sharing requirements for MA. Provides a January 1, 2024, effective date.</p>
6	<p>Information provided by commissioner.</p> <p>Amends § 256B.6925, subd. 1. Makes a conforming change, removing a reference to MA cost-sharing. Provides a January 1, 2024, effective date.</p>
7	<p>Information provided by managed care organizations.</p> <p>Amends § 256B.6925, subd. 2. Makes a conforming change, removing a reference to MA cost-sharing. Provides a January 1, 2024, effective date.</p>
8	<p>Rate development standards.</p> <p>Amends § 256B.6928, subd. 3. Makes a conforming change, removing a reference to MA cost-sharing. Provides a January 1, 2024, effective date.</p>
9	<p>Children; MinnesotaCare health care reform waiver.</p> <p>Amends § 256L.03, subd. 1a. Makes a conforming change, removing a reference to MinnesotaCare cost-sharing. Provides a January 1, 2024, effective date.</p>
10	<p>Cost-sharing.</p> <p>Amends § 256L.03, subd. 5. Prohibits the MinnesotaCare program from requiring deductibles, co-payments, coinsurance, or any other form of enrollee cost-sharing. Strikes existing MinnesotaCare requirements related to cost-sharing. Provides a January 1, 2024, effective date.</p>
11	<p>Request for waiver.</p> <p>Requires the commissioner of commerce to submit a request to the secretary of health and human services to amend the state’s innovation waiver. The amendment must seek to prohibit individual and small group health plans from including enrollee cost-sharing. States that the section is effective the day following final enactment.</p>
12	<p>Repealer.</p> <p>(a) Repeals §§ 256B.063 and 256B.0631, subs. 2 and 3 (provisions related to MA cost-sharing), effective January 1, 2024.</p> <p>(b) Repeals § 62K.06 (metal level mandatory offerings), effective upon federal approval of the amendment to the state innovation waiver.</p>



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