

This Document can be made available
in alternative formats upon request

State of Minnesota
HOUSE OF REPRESENTATIVES

EIGHTY-NINTH SESSION

H. F. No. 3285

03/17/2016 Authored by Davids, Mack, Hoppe, Sanders, Atkins and others

The bill was read for the first time and referred to the Committee on Commerce and Regulatory Reform

1.1 A bill for an act
1.2 relating to health care; permitting health carriers to not renew certain conversion
1.3 individual health plans; requiring notice to affected policyholders; amending
1.4 Minnesota Statutes 2014, section 62A.17, subdivision 6.

1.5 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF MINNESOTA:

1.6 Section 1. Minnesota Statutes 2014, section 62A.17, subdivision 6, is amended to read:

1.7 Subd. 6. **Conversion to individual policy.** (a) An individual policy or contract
1.8 issued as a conversion policy prior to January 1, 2014, shall be renewable at the option
1.9 of the individual as long as the individual is not covered under another qualified plan
1.10 as defined in section 62E.02, subdivision 4. Any revisions in the table of rate for the
1.11 individual policy shall apply to the covered person's original age at entry and shall apply
1.12 equally to all similar conversion policies issued by the insurer.

1.13 (b) Notwithstanding paragraph (a), conversion policies with five or fewer covered
1.14 individuals that are not part of the single risk pool as defined by section 62A.65,
1.15 subdivision 3b, may be nonrenewed in accordance with this paragraph. A health carrier
1.16 nonrenewing coverage under this paragraph must notify the commissioner 180 days
1.17 before nonrenewal and must provide the commissioner with a complete list of affected
1.18 policyholders. The health carrier must also provide 120 days written notice to each
1.19 policyholder covered under the conversion policy. This notice must include information
1.20 on how to obtain individual or family health coverage and contact information for the
1.21 state agencies regulating health insurance.

1.22 **EFFECTIVE DATE.** This section is effective the day following final enactment
1.23 and applies to policies coming up for renewal on or after the effective date.