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State of Minnesota

HOUSE OF REPRESENTATIVES

NINETY-SECOND SESSION

H. F. No. 3513

02/17/2022

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The bill was read for the first time and referred to the Committee on Commerce Finance and Policy

1.1 A bill for an act
1.2 relating to health care; creating a premium assistance program for child care
1.3 workers; requiring a report; proposing coding for new law in Minnesota Statutes,
1.4 chapter 62V.

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

1.6 Section 1. 62V.50 PREMIUM ASSISTANCE PROGRAM FOR CHILD CARE
1.7 WORKERS.

1.8 Subdivision 1. Definitions. (a) For purposes of this section, the definitions in this
1.9 subdivision have the meanings given to them.

1.10 (b) "Child care facility" means a child care facility or program licensed under Minnesota
1.11 Statutes, chapter 245A, and includes family child care and child care centers.

1.12 (c) "Health carrier" has the meaning given in Minnesota Statutes, section 62A.011.

1.13 (d) "MNsure" has the meaning given in Minnesota Statutes, section 62V.02, subdivision
1.14 8.

1.15 (e) "Navigator" has the meaning given in Minnesota Statutes, section 62V.02, subdivision
1.16 9.

1.17 (f) "Program" means the premium assistance program for child care workers established
1.18 under this section.

1.19 (g) "Qualified health plan" has the meaning given in Minnesota Statutes, section 62V.02,
1.20 subdivision 11.

1.21 Subd. 2. Eligibility. (a) To be eligible for the program, an individual must:

- 2.1 (1) be employed at a child care facility;
- 2.2 (2) have a projected annual household income that is less than 300 percent of federal
2.3 poverty guidelines;
- 2.4 (3) apply for and accept all federal and state advance premium tax credits for which the
2.5 individual may be eligible;
- 2.6 (4) be ineligible for minimum essential coverage that is affordable and provides minimum
2.7 value as defined in Code of Federal Regulations, title 26, section 1.36B-2, or the American
2.8 Rescue Plan Act of 2021, and must not be enrolled in other minimum essential health
2.9 coverage as defined by section 5000A(f) of the Internal Revenue Code;
- 2.10 (5) not be eligible for MinnesotaCare;
- 2.11 (6) be a Minnesota resident; and
- 2.12 (7) be enrolled in a qualified health plan at the silver level of coverage that is offered
2.13 through MNsure.
- 2.14 **Subd. 3. Participation.** (a) MNsure shall establish procedural requirements for eligibility
2.15 and participation in the program, including documentation requirements that are necessary
2.16 to administer the program and facilitate payments to health carriers.
- 2.17 (b) Subject to the available appropriations, MNsure shall pay the monthly premium of
2.18 the qualified health plan that the eligible individual is enrolled in. The amount of the monthly
2.19 premium covered by MNsure under this program shall equal the amount of the monthly
2.20 premium that remains after any federal or state premium tax credits are applied. The eligible
2.21 individual shall be responsible for any cost-sharing requirements of the qualified health
2.22 plan, including any co-payments, deductibles, or coinsurance requirements of the qualified
2.23 health plan. MNsure shall make the monthly payment directly to the health carrier.
- 2.24 (c) MNsure may disqualify an eligible individual from the program if the individual:
- 2.25 (1) no longer meets the eligibility criteria described in subdivision 2;
- 2.26 (2) fails to comply with procedural or documentation requirements established by
2.27 MNsure;
- 2.28 (3) fails to notify MNsure of a change in address in a timely manner;
- 2.29 (4) voluntarily withdraws from the program; or
- 2.30 (5) performs an act, practice, or omission that constitutes fraud that results in a health
2.31 carrier rescinding the individual's health plan.

3.1 (d) The program must be implemented no later than November 1, 2022, and shall expire
3.2 December 31, 2023.

3.3 Subd. 4. **Enrollment information.** (a) The commissioner of human services, in
3.4 coordination with MNsure, shall provide initial program information to child care facilities,
3.5 including how employees of the child care facility can contact a navigator to assist the
3.6 employee in determining whether the employee is eligible for the program and, if eligible,
3.7 how to apply for the program through MNsure.

3.8 (b) An employee who is enrolled in a health plan that is not a qualified health plan shall
3.9 be provided the opportunity to switch to a qualified health plan that qualifies for the program.
3.10 An employee who is not enrolled in a health plan shall be provided the opportunity to enroll
3.11 in a qualified health plan if the employee meets the other eligibility requirements in
3.12 subdivision 2.

3.13 (c) Once an individual qualifies for the program, the individual shall remain eligible for
3.14 the calendar year.

3.15 Subd. 5. **Report.** No later than March 15, 2023, MNsure shall submit a report to the
3.16 chairs and ranking minority members of the legislative committees with jurisdiction over
3.17 health policy and finance on the implementation of the program, including:

3.18 (1) the number of individuals participating in the program to date; and

3.19 (2) the actual costs of the program to date, including agency administrative costs.