

**SENATE**  
**STATE OF MINNESOTA**  
**NINETIETH SESSION**

**S.F. No. 1404**

(SENATE AUTHORS: LITTLE, Benson and Jensen)

DATE  
02/27/2017

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Introduction and first reading  
Referred to Health and Human Services Finance and Policy

OFFICIAL STATUS

1.1 A bill for an act  
1.2 relating to health care; permitting an enrollee to cancel individual health coverage  
1.3 by contacting either the health plan company or MNsure; proposing coding for  
1.4 new law in Minnesota Statutes, chapter 62K.

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

1.6 Section 1. **[62K.16] COVERAGE TERMINATION NOTIFICATION.**

1.7 (a) All individual health carriers issuing individual health plans must permit enrollees  
1.8 to terminate their individual health plan coverage by directly contacting either the health  
1.9 carrier or MNsure, if the enrollee purchased the coverage through MNsure. If an enrollee  
1.10 terminates coverage by contacting the health carrier directly, the health carrier must inform  
1.11 MNsure of the termination request.

1.12 (b) Health plan companies and MNsure shall develop a form that can be accessed by an  
1.13 enrollee through either the health plan company's Web site or MNsure's Web site for the  
1.14 purpose of terminating coverage online.

1.15 (c) Termination of coverage shall be effective the first day of the month following the  
1.16 month in which the enrollee notified either the health carrier or MNsure.

1.17 Sec. 2. **WAIVER.**

1.18 MNsure shall seek any federal waivers necessary to permit enrollees to contact health  
1.19 carriers directly to terminate individual health plan coverage according to Minnesota Statutes,  
1.20 section 62K.16, when the individual purchased the coverage through MNsure.

1.21 **EFFECTIVE DATE.** This section is effective January 1, 2018, or upon federal approval  
1.22 if required, whichever is later.