

**SENATE
STATE OF MINNESOTA
NINETY-FIRST SESSION**

S.F. No. 2941

(SENATE AUTHORS: KLEIN)

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OFFICIAL STATUS
Introduction and first reading
Referred to Jobs and Economic Growth Finance and Policy

1.1 A bill for an act
1.2 relating to employment; requiring employers to offer an open enrollment period
1.3 for health care coverage that coincides with MNsure; requiring employers to
1.4 provide health coverage option information; proposing coding for new law in
1.5 Minnesota Statutes, chapter 181.

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

1.7 Section 1. **[181.969] ANNUAL OPEN ENROLLMENT PERIODS; HEALTH**
1.8 **BENEFIT INFORMATION.**

1.9 Subdivision 1. Open enrollment periods. If an employer offers health coverage to their
1.10 employees and employees are required to annually enroll in the health benefit plan offered
1.11 or annually select a health benefit plan if more than one plan is offered, the open enrollment
1.12 period for selecting a health benefit plan must coincide with the annual open enrollment
1.13 period offered through MNsure in accordance with section 62K.15.

1.14 Subd. 2. Benefits information. (a) If an employer offers health coverage to their
1.15 employees, the employer must provide to each employee who is eligible for the coverage
1.16 benefit information in a format that clearly states each health plan option that is available
1.17 to the employee including the following:

1.18 (1) a summary of the covered benefits;

1.19 (2) a schedule of benefits including all applicable deductibles, co-payments, and
1.20 co-insurance requirements; and

1.21 (3) rate summary information, including the cost to the employee for coverage, and, if
1.22 offered, the cost to the employee for dependent coverage.

2.1 (b) The information described in paragraph (a) must be provided to the employee prior
2.2 to the beginning of the open enrollment period and must be in a format that allows the
2.3 employee to compare coverage operations, if applicable.

2.4 Subd. 3. **Definition.** For purposes of this section, "employer" means a person or entity
2.5 that employs one or more employees and includes the state and its political subdivisions.