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State of Minnesota  
HOUSE OF REPRESENTATIVES  
NINETIETH SESSION

H. F. No. 4038

03/19/2018 Authored by Thissen  
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 higher education; requiring approval from the commissioner of  
1.3 commerce before the University of Minnesota can offer a university-sponsored  
1.4 student health benefit plan; proposing coding for new law in Minnesota Statutes,  
1.5 chapter 137.

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

1.7 Section 1. [137.46] STUDENT HEALTH BENEFIT PLANS.

1.8 (a) Prior to the University of Minnesota offering a university-sponsored student health  
1.9 benefit plan to the university's students and dependents, the University of Minnesota must  
1.10 submit the student health benefit plan to the commissioner of commerce for approval. The  
1.11 commissioner shall approve the student health benefit plan if the health benefit plan offered  
1.12 meets the requirements described in this section.

1.13 (b) For purposes of this section, the commissioner shall ensure that the student health  
1.14 benefit plan meets the following requirements:

1.15 (1) the health care services covered by the health benefit plan meet, at a minimum, the  
1.16 essential benefits under section 62Q.81, subdivision 4;

1.17 (2) each enrollee is provided at the time of enrollment, a clear and concise summary of  
1.18 benefits and coverage that includes the services covered and any exclusions or limitations,  
1.19 including any cost-sharing requirements or prior authorization requirements;

1.20 (3) a quality assurance and improvement program that, at a minimum, provides an  
1.21 ongoing evaluation of the quality of health care provided to enrollees; and

1.22 (4) a complaint resolution process that includes an enrollee's right to access an  
1.23 independent external review process for any decision that is adverse to the enrollee and is

2.1 independent of the university or the health plan's administrator. The complaint process must  
2.2 also include a description on how to submit a complaint to the health plan's administrator,  
2.3 how to request an internal appeal, and how to obtain an independent external review.

2.4 (c) The student benefit health plan must inform each enrollee that the health plan offered  
2.5 by the university is not an insurance product and, as such is exempt from state regulation  
2.6 of insurance products.

2.7 (d) The commissioner of commerce shall review and approve the student health benefit  
2.8 plan annually before the beginning of each academic year.