

2785.1000 COVERAGE.

Subpart 1. **Distinct pool types.** Employee health benefit pools and workers' compensation pools may provide only the coverages specified in the definitions for that pool type. Other pools may not provide any of the coverages permitted for employee health benefit pools and workers' compensation pools.

Subp. 2. **Coverage administration and related requirements.** Pools are subject to the requirements of Minnesota statutes and rules applicable to insurance companies providing insurance in Minnesota similar to the pool's coverage. These include requirements contained in Minnesota Statutes, chapters 60A, 62A, 62E, 65A, 65B, 70A, 72A, 72C, 79, and 176, and rules adopted under these chapters, concerning:

- A. filing and requesting approval for coverage documents and rates;
- B. coverage document content and language;
- C. mandated benefits, including coverage conversion and continuation requirements;
- D. coverage administration, including notices to covered parties;
- E. underwriting;
- F. claim administration; and
- G. other practices affecting coverage.

Subp. 3. **Uniform underwriting.** All coverages offered by a pool must be available according to the same underwriting standards to all members and, if applicable, to all members' employees.

Subp. 4. **Continuing responsibility.** Notwithstanding cancellation or termination of coverage to a particular member, ceasing to offer a particular coverage, or ending or revocation of authority to self-insure, a pool retains indefinitely all responsibilities to members and other covered persons associated with the period while coverage was in force. This responsibility ceases only after a pool dissolves under part 2785.0700, subpart 4.

Statutory Authority: *MS s 471.617; 471.982*

History: *10 SR 274*

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