62L.01 CITATION.

Subdivision 1. **Popular name.** Sections 62L.01 to 62L.22 may be cited as the "Minnesota Small Employer Health Benefit Act."

Subd. 2. **Jurisdiction.** Sections 62L.01 to 62L.22 apply to any health carrier that offers, issues, delivers, or renews a health benefit plan to a small employer.

Subd. 3. **Legislative findings and purpose.** The legislature finds that underwriting and rating practices in the individual and small employer markets for health coverage create substantial hardship and unfairness, create unnecessary administrative costs, and adversely affect the health of residents of this state. The legislature finds that the premium restrictions provided by this chapter reduce but do not eliminate these harmful effects. Accordingly, the legislature declares its desire to phase out the remaining rating bands as quickly as possible, with the end result of eliminating all rating practices based on risk by July 1, 1997.

History: *1992 c 549 art 2 s 1; 1994 c 625 art 10 s 50*