



July 26, 2013

To: All Health Plan Companies

In the interest of providing accurate information to Minnesota consumers in a timely manner, please find the attached joint bulletin requesting that health plan companies seeking to offer policies through MNSure change the effective date of plan filings to September 6, 2013.

This action – which is in the public interest – will allow the Departments to publicly release final health plan information to Minnesotans sooner than the current effective date designated, October 1, 2013. With that information, Minnesota consumers will have the time and opportunity to fully understand their options and make informed decisions on health insurance plans for themselves, their families and businesses.

Thank you for your cooperation in this matter and feel free to contact our Departments with questions or more information.

Sincerely,

A handwritten signature in black ink that reads 'Mike Rothman' in a cursive script.

Mike Rothman
Commissioner
Minnesota Department of Commerce

A handwritten signature in black ink that reads 'Edward P. Ehlinger' in a cursive script.

Edward Ehlinger, MD, MSPH
Commissioner
Minnesota Department of Health



Administrative Bulletin 2013-2

TO: All Minnesota Health Plan Companies
FROM: Minnesota Departments of Commerce and Health
SUBJECT: Effective Date of Health Plan Form and Rate Filings
DATE: July 26, 2013

The purpose of this bulletin is to request health plan companies that have submitted rate and form filings to the Minnesota Department of Commerce ("Commerce") and the Minnesota Department of Health ("MDH") for approval to offer and sell qualified health plans (QHPs) on the Minnesota Insurance Marketplace ("MNSure") to amend the implementation date of such filings ("Effective Date") from October 1, 2013 to the latter of September 6, 2013 or the date on which all rates for QHPs destined for MNSure have been approved.

Since May 24, 2013, health plan companies have submitted rate and form filings with Commerce and MDH for approval to offer qualified health plans on MNSure beginning October 1, 2013. As part of these filings, health plan companies are able to designate an Effective Date for each of the health plans they submit for approval. In almost all instances, health plan companies have designated the Effective Date to be October 1, 2013 for the health plans they intend to offer and sell on MNSure, which coincides with the first day of Open Enrollment for MNSure.

Under Minnesota Statutes section 60A.08, subdivision 15, all forms, rates and related information filed with the Commissioner are classified as nonpublic data until the filing becomes effective. Consumers thus may have to wait until October 1, 2013 to obtain any information regarding the types of health plans that will be available on MNSure and the premiums that will be charged for these health plans.

To facilitate the availability of information that will assist consumers and small employers with understanding the health plan options offered as of October 1, 2013, health plan companies should send notification of their request to revise the Effective Dates in their current filings to the latter of September 6, 2013 or the date on which all rates for QHPs destined for MNSure have been approved. Health plan companies should accomplish this task by Friday, August 9, 2013 by sending a post submission update to Commerce or MDH via SERFF to change the implementation date in the filing.

Connect with Minnesota Department of Commerce at:



In accordance with the Americans with Disabilities Act, this information is available in alternative forms of communication upon request by calling 651-296-4026.

Effective Date

This bulletin shall take immediate effect.

Questions

For Insurance Companies:

Tim Vande Hey
Minnesota Department of Commerce
Insurance Division
85 7th Place East, Suite 500
St. Paul, MN 55101
tim.vandehey@state.mn.us

For HMOs:

Irene Goldman
Minnesota Department of Health
Managed Care Section
85 7th Place East, Suite 500
St. Paul, MN 55101
Irene.goldman@state.mn.us

Signed



Mike Rothman
Commissioner
Minnesota Department of Commerce

Signed



Edward Ehlinger, MD, MSPH
Commissioner
Minnesota Department of Health

Connect with Minnesota Department of Commerce at:

 @MNCommerce

 Find us on
Facebook

In accordance with the Americans with Disabilities Act, this information is available in alternative forms of communication upon report by calling 651-296-4026.

Minnesota Department of Commerce | mn.gov/commerce

Minnesota Department of Health | health.state.mn.us