



85 7th Place East, Suite 500
St. Paul, MN 55101-2198
P: 651.539.1500
F: 651.539.1547
An Equal Opportunity Employer



625 Robert Street North
St. Paul, MN 55164-0975
P: 651-201-5000

September 23, 2014

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 waive the effective date of plan filings to October 1, 2014.

This will allow the Departments to publicly release final health plan information to Minnesotans sooner than this year's open enrollment period, which begins November 15, 2014. With that information, Minnesota consumers will have the time and opportunity to fully understand their options and make informed decisions on health insurance plans to meet their health and financial needs.

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".

Mike Rothman
Commissioner
Minnesota Department of Commerce

A handwritten signature in black ink that reads "Edward P. Ehlinger".

Edward Ehlinger, MD, MSPH
Commissioner
Minnesota Department of Health



Administrative Bulletin 2014-2

TO: All Minnesota Health Plan Companies

FROM: Minnesota Departments of Commerce and Health

SUBJECT: Effective Date of Health Plan Form and Rate Filings

DATE: September 23, 2014

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 waive the implementation date of such filings (“Effective Date”) to the latter of October 1, 2014 or the date on which all rates for QHPs destined for MNSure have been approved.

Health plan companies have submitted rate and form filings with Commerce and MDH for approval to offer qualified health plans on MNSure for this year’s open enrollment beginning November 15, 2014. 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.

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 November 15, 2014 to obtain any information regarding the types of health plans that will be available on MNSure and the premiums that will be charged for those health plans.

To facilitate the availability of information that will assist Minnesotans with understanding the health plan options offered as of November 15, 2014, health plan companies should send notification of their request to waive the Effective Dates in their current QHP filings to the latter of October 1, 2014 or the date on which all rates for QHPs destined for MNSure have been approved. Health plan companies should accomplish this task by Friday, September 26, 2014 by sending a letter to Commerce or MDH via SERFF to waive the effective date in the filing for the QHPs destined for MNSure.

Effective Date

This bulletin shall take immediate effect.

Questions

For Insurance Companies:

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



Mike Rothman
Commissioner
Minnesota Department of Commerce

For HMOs:

Aggie Leitheiser
Minnesota Department of Health
625 Robert Street North
St. Paul, MN 55101
aggie.leitheiser@state.mn.us



Edward Ehlinger, MD, MSPH
Commissioner
Minnesota Department of Health