

Minnesota Health Insurance Exchange Small Employer Workgroup

About this Workgroup:

Pursuant to Executive Order 11-30, Governor Mark Dayton has directed the Minnesota Department of Commerce to design and develop a Minnesota Health insurance exchange. In order to inform his work, Commissioner Mike Rothman has appointed an Exchange Advisory Task Force to provide him with input on a number of issues related to that design and develop.

Assisting the work of the Task Force are a number technical work groups. One such technical workgroup is the Small Employer Workgroup. The purpose of the workgroup is to provide technical assistance and information on options for coverage choices, services, processes, and assistance for small employers and employees through a Minnesota Health Insurance Exchange. The workgroup is composed of 22 members including consumers, small business employers and employees, agents, provider representatives, market experts, and state agency staff.

Background:

Section 1311 of the Affordable Care Act directs each State that chooses to operate an Exchange to establish insurance options for small businesses through a Small Business Health Options Program (SHOP). The purpose of a SHOP is to enable small employers to offer affordable health plans to their employees. SHOP can offer small businesses the types of choices and purchasing power that large businesses typically enjoy. Small employers purchasing employer-sponsored coverage through the SHOP may qualify for a small business tax credit.

Issues for Discussion:

The Workgroup has been tasked with providing the Task Force with information about the following issues:

- What barriers keep small employers from offering insurance to their employees?
- What functions or services can the SHOP provide to eliminate those barriers?
- The SHOP exchange must offer employers the choice of defined benefit and defined contribution plans. How does the SHOP approach each of those options to optimize benefit to employers and employees?
- If the employer chooses defined benefit, how can the SHOP help small employers evaluate the cost, quality and value of health insurance for their companies?
- How can the SHOP assist small business employers and employees in expanded health plan choices?
- How can the SHOP enhance the portability of an employee's health insurance coverage?
- How can the design of the SHOP simplify choosing health care coverage and assist small employers in the administration of these benefits?
- Should the SHOP offer ancillary products?

In addition to these issues, the Task Force may refer additional issues to this Work Group for additional assistance and input.