

## Small Group Health Insurance Market Working Group

Uniform Application Form: The Small Group Health Insurance Working Group (SGHIWG) reviewed the need to set up a Uniform Application Form that would be used by all carriers conducting business in the small group market in the state of Minnesota. The purpose of Uniform Application Form would be to improve the ability to shop other carriers with a single form.

The SGHIWG solicited input from the various members of the committee and invited David Reid of E.A.S.E., LLC to present how his company's software purchased through the broker community can improve the efficiency of marketing small groups among the major carriers in MN. Essential his company's software can replicate each carrier's enrollment forms by mapping out similar and unique carrier requested fields that each applicant must fill out. In addition there are companies that have similar products that are used by the brokerage community with their small group business. Further discussion centered on security, at times lack of small employer's access to the internet and time at work dedicated to filling out forms during working hours.

In addition, to creating a new state enrollment form may contradict efforts forth coming due to the new federal health care reform laws. The "Patient Protection and Affordable Act" and "The Health Care and Education Reconciliation Act of 2010" require all Qualified Health Benefit Plans by January 1, 2014 that sell through the newly created exchange to utilize a uniform enrollment forms that shall be used by employers and individuals. This uniform forms must take into consideration criteria developed by the NAIC of which has note been developed to date. The SGHIWG debated the viability of developing and implementing a new form that may not have all of the attributes required on the federal version and especially information necessary to manage subsidies for insurance premiums offered through the new health care reform laws.

Therefore, the (SGHIWG) recommends that developing and implementing a uniform application form may be premature at this time due to the changes in the new federal health care reform laws and the benefits it would yield for limited time frame.

