

SMALL GROUP HEALTH INSURANCE MARKET WORKING GROUP

Meeting Agenda

October 21, 2010

1:00 p.m. – 3:00 p.m.

Minnesota State Capitol

75 Rev. Dr. Martin Luther King Jr. Blvd.

St. Paul, MN 55155-1606

Room 15

- I. Call to Order
- II. Approval of Minutes
- III. Minnesota Department of Health Supplemental Information and Updated October 18, 2010 Power Point Presentation
- III. National Association of Insurance Commissioners (NAIC) Medical Loss Ratio – Small Group Definition
- IV. 2009 Report of Loss Ratio Experience in the Small Employer Health Plan Markets for: Insurance Companies, Nonprofit Health Service Plan Corporations and Health Maintenance Organizations, June, 2010
 - Melane Milbert, Research Analysis Specialist Senior, Minnesota Department of Commerce
- V. Other New Draft Recommendations and Remaining Decision Points
 - Decisions Made to Date:
 - Sole Proprietor – Small Group of One
 - Uniform Application
 - Section 125 Plans
 - Decisions Awaiting MDH and Commerce Survey Information:
 - Expanding Small Group Definition to 100
 - Underwriting and Rating
 - Costs for Employers, Employees, Brokers and Health Plans
 - Remaining Decision Points:
 - Implications of Migrating from Fully-Insured to Self Insured
 - Compliance with Federal Law
 - 9/23/10 Implementation Impacts
 - 2011/2014/2016 Changes: Definitions & Exchange
 - Transition Period
 - Flexible Benefits Plans