

SMALL GROUP HEALTH INSURANCE MARKET WORKING GROUP SUMMARY COMPARISON CHART

	SMALL GROUP 2-50 Employees	MEDIUM GROUP 51 – 100 Employees	LARGE GROUP >100+ Employees
MN Small Employer Definition (62L.02, subd 26)	Any person, firm, corporation, partnership, association or other entity actively engaged in business (including political subdivisions of the state) is considered a Small Employer Group if: 2-50 employees who worked at least 20 hours per week on business days during the preceding calendar year; and employs at least 2 current employees on the first day of the health plan year	N/A (See: 62Q.18, Subd. 1 (3) “large employer” means an entity that would be a small employer, as defined in section 62L.02, subd. 26, except that the entity has more than 50 current employees, based upon the method provided in that subdivision for determining the number of current employees)	N/A (See note for Medium Group)
Federal Small Employer Definition	Yes 2011 – MLR (PHSA Definition)	2014/2016 (PPACA Definition)	N/A
MN Guaranteed Issue	Yes (62L.03 – Minimum Participation and Contribution Requirements)	N/A	N/A
MN Guaranteed Renewability	Yes (62L.03)	Yes (62Q.185)	Yes (62Q.185)
MN Rating Bands	Yes (62L.08)	N/A	N/A
MN Prohibition on Use of Gender	Yes (62A.306, Subd. 2)	Yes (62A.306, Subd. 2)	Yes (62A.306, Subd. 2)
Federal Medical Loss Ratios (MLR) with Rebates (Eff. 1/1/2011)	80%	85%	85%

<p>MN Medical Loss Ratios (MLR): Health Maintenance Organizations (HMO) and Nonprofit Health Service Plan Corporations (HSPC) and Insurance Companies (including affiliates). For Insurance Companies, applies only to those that are assessed 10% or more of the total annual MCHA assessment</p>	<p>71% to 82% (62A.021)</p> <ul style="list-style-type: none"> - 82% for companies assessed 3% or more of the total annual MCHA assessment - 71% for companies assessed less than 3% of the total annual MCHA assessment, on their policies with fewer than 10 employees - 75% for companies assessed less than 3% of the total annual MCHA assessment, on their policies with 10 or more employees 	<p>N/A</p>	<p>N/A</p>
<p>MN Medical Loss Ratios (MLR): Insurance Companies (including affiliates) that are assessed less than 10% of the total annual MCHA assessment</p>	<p>60% (60A.021, subd. 1, Para. (g))</p>	<p>N/A</p>	<p>N/A</p>
<p>Federal Health Insurance Exchange - Essential Benefit Set</p>	<p>N/A</p>	<p>2014 - Employers > 50 employees must provide essential benefits (Penalty: \$2,000/employee)</p>	<p>2014 - Employers > 50 employees must provide essential benefits (Penalty: \$2,000/employee) Employers > 200 employees must auto-enroll with opt-out</p>

MN Flexible Benefit Plans: May modify or exclude any or all coverage of benefits that would otherwise be required by law, except for maternity benefits and other benefits required under federal law	Yes (62L.056)	Yes (Eff. 1/1/12 – 62Q.188)	N/A
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