

THE HEALTH INSURANCE TRANSPARENCY AND ACCOUNTABILITY ACT

Purpose: To ensure educators and school employees around the state receive quality, affordable health coverage at a competitive and stable cost.

What the bill will do: It will strengthen the current process in which most educators and school employees get health insurance by making it more competitive and transparent, resulting in more affordable coverage. The bill will set basic requirements and guidelines for school districts to follow regarding employee health coverage. It will:

- Require districts to seek bids from multiple health insurance providers.
- Require a sealed bidding process to encourage health insurance providers to provide competitive rates based on usage.
- Ban school board members, administrators and employees from receiving gifts from health insurance providers and consultants.
- Mandate that money coming in from premiums be used only for the insurance product or the administration of the insurance plan. Any premium surplus collected by health insurance providers must be returned to districts to be used to offset premiums.

Why the bill is needed:

- It makes the process more competitive so school districts and employees can get health coverage at the best price possible.
- It creates a more open, transparent and fair process.
 - The public will get to see what is happening with school employees' health insurance, and it will ensure an efficient use of taxpayer dollars.
- Educators' premiums should be safeguarded and used solely for health coverage.

How does this bill relate to our efforts to create a statewide insurance pool for school employees and to the Affordable Care Act?


- We will lobby for both the transparency bill and the bill to create the statewide health insurance pool in 2014.
- The transparency bill will not create an insurance pool or replace the need for one. It will bring much-needed changes to how school employees get insurance while work to create a pool continues.
- The bill will not impact or be impacted by the Affordable Care Act.

Next steps:

- Educate members. Tell them about the bill and the need to pass it in 2014. You can help by:
 - Signing up to become a Health Care Advocate. Advocates will work to educate members in their buildings or locals, and spread the word when there are updates.
- Educate legislators. We need to line up legislative support for the bill. You can help by:
 - Contacting your field staff for details about setting up a lobby day at the Capitol.
 - Getting ready to tell your story! How will this bill help you and your colleagues? Plan/prepare to tell your legislators your health-care story and ask for their support.

41 Sherburne Ave., St. Paul, MN 55103
651-227-9541 800-652-9073 Fax 651-292-4802

www.educationminnesota.org

*Education Minnesota is an affiliate of the American Federation of Teachers,
the National Education Association and AFL-CIO.* 



The union of 70,000 educators