

219 (Adopted 01/2025)

## **GROUP HEALTH INSURANCE COVERAGE**

### **I. PURPOSE**

The purpose of this policy is to comply with the provisions of Minnesota law applicable to charter schools that procure group health insurance coverage for their employees.

### **II. GENERAL STATEMENT OF POLICY**

- A. This policy informs charter school employees of the charter school's policy for purchasing group health insurance coverage.
- B. A charter school with at least 25 employees shall request group health insurance coverage proposals and fulfill the proposal and notifications processes set forth in this policy.
- B. A board of directors of a charter school with employees organized under Minnesota Statutes, section 124E.12, subdivision 3 must comply with Minnesota Statutes, section 471.6161 governing group insurance.

### **III. SEALED PROPOSAL PROCESS**

- A. The charter school must implement a sealed proposal process.
- B. The charter school will request sealed proposals for group health insurance from a minimum of three sources at least every two years. The requests will be made at a reasonable time before the date set by the charter school to open the sealed proposals.
- C. All sealed proposals will be opened on the date set by the charter school. This date shall be at a reasonable time prior to the plan's renewal date.
- D. The charter school administration will recommend the bid that appears to be in the charter school's interest to the charter school board. The charter school may reject any or all of the proposals submitted.
- E. The charter school administration will notify employees covered under the group health insurance coverage before the effective date of changes in the group coverage policy contract.
- F. Upon opening the proposals according to this policy, the proposals become public data under Minnesota Statutes, chapter 13.

**Legal References:** Minn. Stat. Ch. 13 (Government Data Practices)  
Minn. Stat. § 124E.12 (Employment)  
Minn. Stat. § 471.6161 (Group Insurance; Governmental Units)

**Cross References:** MSBA/MASA Model Policy 411 Charter (Group Health Insurance Coverage)