

NEGOTIATIONNEWS



September 12, 2016

FAQ

WHAT STRIKING NURSES NEED TO KNOW ABOUT HEALTH INSURANCE COVERAGE IN OCTOBER

Earning Statements

On September 9, 2016, MNA sent a letter to Allina Health requesting that Allina Health mail the detailed earning statements ("paystubs") to all MNA nurses who were on strike, since you would not have access to the AKN. If you do not receive your earning statement in the mail, please contact MNA.

Paying for Insurance in September

On September 9, 2016, MNA sent a letter to Allina Health requesting information about the process that Allina Health will utilize regarding the payment of health insurance premiums that are normally deducted from the second pay period of the month. We'll update you with any response by Allina.

COBRA Rates

For nurses who are concerned about health insurance if they are not returned to work by Allina by October 1st, we have provided the COBRA rates (102% of the full premium). Allina is required to provide you notice within 15 days of a loss of coverage (October 1, 2016) in which COBRA would apply and you have 45 days after you received the notice to respond. You do not have to make a decision right now. More information will follow.

	EE Only	EE + 1	Family	
MNA Plus Plan	\$1,712.58	\$3,254.82	\$4,110.60	
MNA Choice Plan	\$1,059.78	\$2,014.50	\$2,544.90	
MNA Advantage Plan	\$873.12	\$1,659.54	\$2,096.10	
MNA 250 Plan	\$1,053.66	\$2,001.24	\$2,528.58	
	EE Only	EE + CH	EE + SP	Family
Allina First Plan	\$640.56	\$1,152.60	\$1,280.10	\$1,920.66
Allina Select	\$628.32	\$1,130.16	\$1,255.62	\$1,883.94
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Allina Basic	\$502.86	\$904.74	\$1,004.70	\$1,507.56

Affordable Care Act (ACA) Fines: Short Gap Exemption

According to the ACA, anyone with a gap in health coverage of no more than 2 consecutive months can claim a "short gap" exemption and will not have to pay fines for a loss of healthcare coverage.

Enrolling in a Spouse's or Parent's Plan

You may have a right to enroll without waiting until the next open enrollment in other group health coverage. A nurse losing eligibility for group health coverage may be able to enroll in a spouse's or parent's plan (if the nurse is under 26 years old).

Other Options

Losing your job-based coverage is also a special enrollment event which may allow you to purchase a private insurance plan through the Minnesota Health Insurance Marketplace Exchange or through an insurance broker.

Community Resources

For other resources, please visit http://mnnurses.org/news/negotiation-updates/mna-nurse-negotiations-allina-health/strike-information/

In solidarity, MNA Negotiation Team