Worker's Compensation Insurance Responsibilities Form NEW

As an Employer under the Payroll Agent Model, you are required by Minnesota law to provide Worker's Compensation insurance to all your employees. There are a few limited exceptions for employees that do not need coverage which are described in more detail below. Several penalties may be assessed against employers that fail to properly insure their employees.

In addition to finding and purchasing your own individual policy, you are also responsible for the following:

- Making sure that all at times you have current policy in place for the entire time of your employee's employment
- Your policy adequately and appropriately covers all your employees
- Making payments to the insurance company

Rochester, MN 55904

- Renewing your policy on time
- Complying with audits and other information that the insurance company needs from you to maintain coverage
- Submitting copies of your current policy or Proof of Coverage to Robland HHC (must show policy dates). You will need to submit this information both to be reimbursed and also because Robland HHC is required to have this information on file as verification that you have this coverage in place.

For additional information on Minnesota Worker's Compensation, please go to <a href="www.dli.mn.gov">www.dli.mn.gov</a>.

## **Excluded employment**

There are limited exceptions to mandatory coverage listed in <u>Minnesota Statutes 176.041</u>. The most common for this service are:

- a sole proprietor, or the spouse, parent, and child, regardless of age, of a sole proprietor
- a person employed as a household worker in, for, or about a private home or household who
  earns less than \$1,000 in cash in a three-month period from a single private home or
  household provided that a household worker who has earned \$1,000 or more from the
  household worker's present employer in a three-month period within the previous year is
  covered by this chapter regardless of whether or not the household worker has earned \$1,000
  in the present quarter;

For more information on excluded employment, go to: <a href="https://www.revisor.leg.state.mn.us/statutes/?id=176.041">www.revisor.leg.state.mn.us/statutes/?id=176.041</a>

I have read and understood my responsibilities for providing Worker's Compensation under the Payroll Agent model.	n Insurance
Please check one of the following:	
My employees fall under the Excluded Employment as defined in Minnesota status of at this time I do not need to purchase workers' compensation insurance. I understand need to obtain coverage for any additional employees I hire or if the status changes and current employees no longer meet the exceptions as defined in this statute.	I that I may
I will be obtaining worker's compensation insurance on my own and will submit a current policy to Robland HHC at the beginning of my services and annually when my perenews.	• •
I would like Robland HHC 's help in facilitating assigned risk plan coverage, which completing an application and submitting on the employer's behalf to a broker. I under this is my individual policy as the Employer and I have all the responsibility that goes alo including sending in invoices for the policy just as I would for other approved budget expunderstand that all communication in regards to my policy is done between myself and Compensation carrier. Robland HHC does not receive any information on my policy. If I reinformation I can contact Robland HHC for the necessary payroll information I need to receive to complete this required audit.	stand that ong with it penses. I my Workers eceive audit
***If at any time, your workers compensation policy expires or you have a lapse in coverage HHC will suspend services. Employees will be unable to provide services and will not be pathave renewed or obtained a workers compensation policy.	
Employer Signature	Date