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State of Minnesota

HOUSE OF REPRESENTATIVES

NINETY-SECOND SESSION

H. F. No. 3611

02/21/2022 Authored by Moran and Gruenhagen
The bill was read for the first time and referred to the Committee on Commerce Finance and Policy

1.1 A bill for an act
1.2 relating to insurance; setting requirements for calculating an enrollee's contribution
1.3 toward an out-of-pocket maximum or cost sharing; proposing coding for new law
1.4 in Minnesota Statutes, chapter 62Q.

1.5 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF MINNESOTA:

1.6 Section 1. [62Q.491] CALCULATION OF ENROLLEE CONTRIBUTION TOWARD
1.7 AN OUT-OF-POCKET MAXIMUM OR COST-SHARING REQUIREMENT.

1.8 (a) To the extent permitted by federal law, a health plan company must include any
1.9 amounts paid by the enrollee or paid on behalf of the enrollee by another person when
1.10 calculating an enrollee's overall contribution toward any out-of-pocket maximum or
1.11 cost-sharing requirement under a health plan.

1.12 (b) For purposes of this section, "cost sharing" means any co-payment, coinsurance, or
1.13 deductible.

1.14 EFFECTIVE DATE. This section applies to health plans offered, issued, or renewed
1.15 on or after January 1, 2022.