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State of Minnesota

HOUSE OF REPRESENTATIVES

NINETIETH SESSION

H. F. No. **624**

01/30/2017 Authored by Liebling
The bill was read for the first time and referred to the Committee on Commerce and Regulatory Reform

1.1 A bill for an act
1.2 relating to insurance; modifying basic economic loss benefits to include losses to
1.3 a Good Samaritan; amending Minnesota Statutes 2016, sections 65B.43, by adding
1.4 a subdivision; 65B.44, subdivision 1.

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

1.6 Section 1. Minnesota Statutes 2016, section 65B.43, is amended by adding a subdivision
1.7 to read:

1.8 Subd. 21. **Good Samaritan.** "Good Samaritan" means an individual falling within the
1.9 scope of section 604A.01.

1.10 Sec. 2. Minnesota Statutes 2016, section 65B.44, subdivision 1, is amended to read:

1.11 Subdivision 1. **Inclusions.** (a) Basic economic loss benefits shall provide reimbursement
1.12 for all loss suffered through injury arising out of the maintenance or use of a motor vehicle,
1.13 and for all loss to a Good Samaritan, as defined in section 65B.43, subdivision 21, resulting
1.14 from a Good Samaritan action reasonably related to another person's maintenance or use
1.15 of a motor vehicle, subject to any applicable deductibles, exclusions, disqualifications, and
1.16 other conditions, and shall provide a minimum of \$40,000 for loss arising out of the injury
1.17 of any one person, consisting of:

1.18 (1) \$20,000 for medical expense loss arising out of injury to any one person; and

1.19 (2) a total of \$20,000 for income loss, replacement services loss, funeral expense loss,
1.20 survivor's economic loss, and survivor's replacement services loss arising out of the injury
1.21 to any one person.

2.1 (b) Notwithstanding any other law to the contrary, a person entitled to basic economic
2.2 loss benefits under this chapter is entitled to the full medical expense benefits set forth in
2.3 subdivision 2, and may not receive medical expense benefits that are in any way less than
2.4 those provided for in subdivision 2, or that involve any preestablished limitations on the
2.5 benefits. Medical expenses must be reasonable and must be for necessary medical care as
2.6 provided in subdivision 2. This paragraph shall not be deemed to alter the obligations of an
2.7 insured or the rights of a reparation obligor as set forth in section 65B.56.

2.8 (c) No reparation obligor or health plan company as defined in section 62Q.01,
2.9 subdivision 4, may enter into or renew any contract that provides, or has the effect of
2.10 providing, managed care services to no-fault claimants. For the purposes of this section,
2.11 "managed care services" is defined as any program of medical services that uses health care
2.12 providers managed, owned, employed by, or under contract with a health plan company.

2.13 **Sec. 3. EFFECTIVE DATE.**

2.14 Sections 1 and 2 are effective for insurance policies issued on or after January 1, 2018.