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State of Minnesota

HOUSE OF REPRESENTATIVES

NINETY-FOURTH SESSION

H. F. No. 3055

04/02/2025 Authored by Bierman
The bill was read for the first time and referred to the Committee on Health Finance and Policy

1.1 A bill for an act
1.2 relating to health; allowing insurers to provide explanation of benefits electronically;
1.3 amending Minnesota Statutes 2024, sections 62J.51, subdivision 19a; 62J.581.

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

1.5 Section 1. Minnesota Statutes 2024, section 62J.51, subdivision 19a, is amended to read:

1.6 Subd. 19a. Uniform explanation of benefits document. "Uniform explanation of
1.7 benefits document" means either the document associated with and explaining the details
1.8 of a group purchaser's claim adjudication for services rendered or its electronic equivalent
1.9 under section 62J.581, which is sent to a patient.

1.10 Sec. 2. Minnesota Statutes 2024, section 62J.581, is amended to read:

1.11 62J.581 STANDARDS FOR MINNESOTA UNIFORM HEALTH CARE
1.12 REIMBURSEMENT DOCUMENTS.

1.13 Subdivision 1. Minnesota uniform remittance advice. All group purchasers shall
1.14 provide a uniform claim payment/advice transaction to health care providers when a claim
1.15 is adjudicated. The uniform claim payment/advice transaction shall comply with section
1.16 62J.536, subdivision 1, paragraph (b), and rules adopted under section 62J.536, subdivision
1.17 2.

1.18 Subd. 2. Minnesota uniform explanation of benefits document. (a) All group
1.19 purchasers shall provide a uniform explanation of benefits document to health care patients
1.20 when an explanation of benefits document is provided as otherwise required or permitted
1.21 by law. The uniform explanation of benefits document shall comply with the standards
1.22 prescribed in this section.

2.1 (b) Notwithstanding paragraph (a), this section does not apply to group purchasers not
2.2 included as covered entities under United States Code, title 42, sections 1320d to 1320d-8,
2.3 as amended from time to time, and the regulations promulgated under those sections.

2.4 Subd. 3. **Scope.** For purposes of sections 62J.50 to 62J.61, the ~~uniform claim~~
2.5 ~~payment/advice transaction and~~ uniform explanation of benefits ~~document~~ format specified
2.6 in subdivision 4 shall apply to all health care services delivered by a health care provider
2.7 or health care provider organization in Minnesota, regardless of the location of the payer.
2.8 Health care services not paid on an individual claims basis, such as capitated payments, are
2.9 not included in this section. A health plan company is excluded from the requirements in
2.10 ~~subdivisions 1 and~~ subdivision 2 if they comply with section 62A.01, subdivisions 2 and
2.11 3.

2.12 Subd. 4. **Specifications.** (a) The uniform explanation of benefits ~~document~~ shall be
2.13 provided by use of a paper document conforming to the specifications in this section or its
2.14 electronic equivalent under paragraph (b).

2.15 (b) Group purchasers may make the uniform explanation of benefits available in a version
2.16 that can be accessed by health care patients electronically if:

2.17 (1) the group purchaser making the uniform explanation of benefits available
2.18 electronically provides health care patients the ability to choose whether to receive paper,
2.19 electronic, or both paper and electronic versions of their uniform explanation of benefits;

2.20 (2) the group purchaser provides clear, readily accessible information and instructions
2.21 for the patient to communicate their choice; and

2.22 (3) health care patients not responding to the opportunity to make a choice will receive
2.23 at a minimum a paper uniform explanation of benefits.

2.24 (c) The commissioner, after consulting with the Administrative Uniformity Committee,
2.25 shall specify the data elements and definitions for the paper uniform explanation of benefits
2.26 ~~document. The commissioner and the Administrative Uniformity Committee must consult~~
2.27 ~~with the Minnesota Dental Association and Delta Dental Plan of Minnesota before requiring~~
2.28 ~~under this section the use of a paper document for the uniform explanation of benefits~~
2.29 ~~document or the uniform claim payment/advice transaction for dental care services. Any~~
2.30 electronic version of the uniform explanation of benefits must use the same data elements
2.31 and definitions as the paper uniform explanation of benefits.

- 3.1 ~~Subd. 5. **Effective date.** The requirements in subdivisions 1 and 2 are effective June 30,~~
- 3.2 ~~2007. The requirements in subdivisions 1 and 2 apply regardless of when the health care~~
- 3.3 ~~service was provided to the patient.~~