

SENATE  
STATE OF MINNESOTA  
NINETY-FOURTH SESSION

S.F. No. 628

(SENATE AUTHORS: BOLDON, Kunesh and Mann)

DATE	D-PG	OFFICIAL STATUS
01/27/2025	179	Introduction and first reading Referred to Commerce and Consumer Protection

1.1A bill for an act

1.2relating to insurance; setting requirements for calculating an enrollee's contribution

1.3toward an out-of-pocket maximum or cost sharing; proposing coding for new law

1.4in Minnesota Statutes, chapter 62Q.

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

1.6Section 1. [62Q.491] CALCULATION OF ENROLLEE CONTRIBUTION TOWARD

1.7AN 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

1.9amounts paid by the enrollee or paid on behalf of the enrollee by another person when

1.10calculating an enrollee's overall contribution toward any out-of-pocket maximum or

1.11cost-sharing requirement under a health plan.

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

1.13deductible.

1.14EFFECTIVE DATE. This section applies to health plans offered, issued, or renewed

1.15on or after January 1, 2026.