

**SENATE
STATE OF MINNESOTA
NINETY-THIRD SESSION**

S.F. No. 3510

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DATE	D-PG	OFFICIAL STATUS
02/12/2024	11550	Introduction and first reading
		Referred to Commerce and Consumer Protection
04/15/2024	13899	Author added Pha

1.1 A bill for an act

1.2 relating to health insurance; prohibiting insurers from requiring co-payments for

1.3 children's mental health services; proposing coding for new law in Minnesota

1.4 Statutes, chapter 62Q.

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

1.6 Section 1. **[62Q.474] MENTAL HEALTH AND CO-PAYMENTS FOR CHILDREN.**

1.7 (a) A health plan company is prohibited from requiring a co-payment to be paid for

1.8 mental health services received by a child under the age of 18.

1.9 (b) A health plan that is a high-deductible health plan in conjunction with a health savings

1.10 account must require a co-payment for mental health services received by a child under the

1.11 age of 18 at the minimum level necessary to preserve an enrollee's ability to make tax-exempt

1.12 contributions and withdrawals from the health savings account, as provided under section

1.13 223 of the Internal Revenue Code of 1986, as amended.

1.14 **EFFECTIVE DATE.** This section is effective January 1, 2025, and applies to health

1.15 plans offered, issued, or renewed on or after that date.