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State of Minnesota  
**HOUSE OF REPRESENTATIVES**  
NINETIETH SESSION

**H. F. No. 2026**

03/02/2017 Authored by Drazkowski; Bahr, C., and Munson  
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 health insurance; authorizing the sale and purchase of health plans that  
1.3 do not include all mandated health benefits; proposing coding for new law in  
1.4 Minnesota Statutes, chapter 62Q.

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

1.6 Section 1. **[62Q.022] FREEDOM TO CHOOSE CUSTOMIZED INSURANCE.**

1.7 (a) Notwithstanding any state or federal law to the contrary, a health plan company may  
1.8 offer, and individuals may purchase, health plans that do not include federally required  
1.9 health benefit mandates.

1.10 (b) Notwithstanding any state or federal law to the contrary, a health plan company may  
1.11 offer, and individuals may purchase, health plans that do not include all or some of the  
1.12 health benefit mandates in this chapter and chapter 62A, provided the health plan company  
1.13 also offers in the same service area a health plan that includes all of the health benefit  
1.14 mandates in this chapter and chapter 62A.

1.15 (c) An individual who chooses a health plan that does not include all of the federally  
1.16 required health benefit mandates or all of the health benefit mandates in this chapter and  
1.17 chapter 62A must sign an acknowledgment that the individual was offered a health plan  
1.18 that included all of the federally required health benefit mandates and all of the health benefit  
1.19 mandates in this chapter and chapter 62A, and declined to purchase such a plan. An  
1.20 acknowledgment signed by an individual under this paragraph must include the following  
1.21 statement, in 14-point boldface type: "I was offered the opportunity to purchase a health  
1.22 plan that includes all federally required and state-required health benefit mandates, and I  
1.23 declined to purchase this coverage. I understand that by choosing this coverage I may have

2.1 to pay out-of-pocket costs for health services that are not covered by this plan. Individuals,  
2.2 families, and employees are free to choose a health plan that does not include some or all  
2.3 state-required and federally required health benefit mandates. There are no penalties for  
2.4 choosing a health plan that does not include some or all state-required and federally required  
2.5 health benefit mandates."

2.6 **EFFECTIVE DATE.** This section is effective for health plans offered, sold, issued, or  
2.7 renewed on or after July 1, 2017.