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State of Minnesota

HOUSE OF REPRESENTATIVES

NINETY-FIRST SESSION

H. F. No. 308

01/24/2019 Authored by Rarick, Schomacker, O'Neill, Baker, Davids and others
The bill was read for the first time and referred to the Committee on Commerce

1.1 A bill for an act
1.2 relating to health insurance; requiring guaranteed issue for individual health plans
1.3 offered by health carriers to Minnesota residents; amending Minnesota Statutes
1.4 2018, section 62A.65, subdivision 2.

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

1.6 Section 1. Minnesota Statutes 2018, section 62A.65, subdivision 2, is amended to read:

1.7 Subd. 2. Preexisting condition protection; guaranteed issue and renewal. No
1.8 individual health plan may be offered, sold, issued, or renewed to a Minnesota resident
1.9 unless the health plan provides that the plan is guaranteed issued and is guaranteed renewable
1.10 at a premium rate that does not take into account the claims experience or any change in
1.11 the health status of any covered person that occurred after the initial issuance of the health
1.12 plan to the person. The premium rate upon renewal must also otherwise comply with this
1.13 section. A health carrier must not refuse to renew an individual health plan, except for
1.14 nonpayment of premiums, fraud, or misrepresentation.