

**SENATE  
STATE OF MINNESOTA  
NINETIETH SESSION**

**S.F. No. 2265**

(SENATE AUTHORS: ABELER, Jensen and Eaton)

DATE  
03/28/2017

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OFFICIAL STATUS  
Introduction and first reading  
Referred to Commerce and Consumer Protection Finance and Policy

1.1 A bill for an act  
1.2 relating to health care; requiring health plan companies to count payments to  
1.3 out-of-network providers toward an enrollee's annual deductible; proposing coding  
1.4 for new law in Minnesota Statutes, chapter 62Q.

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

1.6 Section 1. **[62Q.495] DEDUCTIBLES FOR SERVICES PROVIDED BY**  
1.7 **OUT-OF-NETWORK PROVIDERS.**

1.8 (a) If a health plan imposes an annual deductible that the enrollee is responsible for  
1.9 meeting, the health plan company shall count toward applicable deductible amount, any  
1.10 payment made by the enrollee to an out-of-network provider for a health care service covered  
1.11 under the enrollee's health plan, but for the application of the deductible limitation.

1.12 (b) This section does not require a health plan company to pay for services provided by  
1.13 an out-of-network provider, unless required under the terms of the enrollee's health plan,  
1.14 or require a health plan company to provide coverage for a health care service that is not  
1.15 covered under the enrollee's health plan.

1.16 **EFFECTIVE DATE.** This section is effective January 1, 2018, and applies to any health  
1.17 plan issued or renewed on or after that date.