

SENATE
STATE OF MINNESOTA
NINETY-THIRD SESSION

S.F. No. 3606

(SENATE AUTHORS: XIONG, Abeler, Hoffman and Mann)		
DATE	D-PG	OFFICIAL STATUS
02/15/2024	11584	Introduction and first reading Referred to Commerce and Consumer Protection
03/14/2024	12271	Authors added Abeler; Hoffman
03/18/2024	12417	Author added Mann

1.1

A bill for an act

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relating to insurance; requiring disability income coverage to apply the same

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standards and provide the same benefits for disability due to mental illness and

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substance use disorders as for other medical disabilities; proposing coding for new

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law in Minnesota Statutes, chapter 60A.

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

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Section 1. [60A.43] DISABILITY INCOME COVERAGE; PARITY FOR MENTAL

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ILLNESS AND SUBSTANCE USE DISORDERS.

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(a) A policy, contract, certificate, or agreement offered or issued in Minnesota that

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provides disability income protection coverage must provide the same level, frequency, and

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type of benefits for persons with a disability due to mental illness or substance use disorder

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as is provided to persons with other types of medical disabilities.

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(b) An insurance company is prohibited from applying more stringent standards in

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relation to processes, strategies, or evidentiary standards under the terms of a policy, contract,

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certificate, or agreement providing disability income protection coverage, as written or in

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operation, for coverage due to mental illness or substance use disorder than is applied for

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coverage due to other medical issues.

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EFFECTIVE DATE. This section is effective August 1, 2024, and applies to disability

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income protection coverage policies offered, issued, or renewed on or after that date.