

safety. Not exceeding 75 percent of such moneys may be paid to such counties and in such amount as the commissioner may determine and be used to defray the expenses of enforcement of the provisions of sections 361.01 to 361.28 and the expenses of a county sponsored or administered watercraft and swimming safety instructional program .

Sec. 4. This act is effective the day following its final enactment.

Approved June 4, 1975.

CHAPTER 323—S.F.No.963

[Coded in Part]

An act relating to insurance; prohibiting offsets in certain contracts for disability benefits received or receivable under the federal Social Security Act; the Railroad Retirement Act, any Veteran's Disability Compensation and Survivor Benefits Act, Worker's Compensation or any similar federal or state law; amending Minnesota Statutes 1974, Chapter 62A, by adding a section; Sections 62B.06, Subdivision 2; 62C.14, by adding a subdivision; 62D.12, by adding a subdivision; and 64A.31, by adding a subdivision.

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

Section 1. Minnesota Statutes 1974, Chapter 62A, is amended by adding a section to read:

[62A.18] INSURANCE; PROHIBITION AGAINST DISABILITY OFFSETS. No individual or group policy of accident and health insurance issued, amended, renewed, or delivered in this state on or after January 1, 1976 shall contain any provision offsetting, or in any other manner reducing, any benefit under the policy by the amount of, or in proportion to, any increase in disability benefits received or receivable under the federal Social Security Act, the Railroad Retirement Act, any Veteran's Disability Compensation and Survivor Benefits Act, Worker's Compensation, or any similar federal or state law, as amended subsequent to the date of commencement of such benefit.

Sec. 2. Minnesota Statutes 1974, Section 62B.06, Subdivision 2, is amended to read:

Subd. 2. Each individual policy or group certificate of credit life insurance, or credit accident and health insurance shall, in addition to other requirements of law, set forth the name and home office address of the insurer, the name or names of the debtor or in the case of a certificate under a group policy, the identity by name or otherwise of the debtor, the rate or amount of payment, if any, by the debtor separately for credit life insurance and credit accident and health insurance, a description of the amount, term and coverage including any exceptions,

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limitations and restrictions, and shall state that the benefits shall be paid to the creditor to reduce or extinguish the unpaid indebtedness and, wherever the amount of insurance may exceed the unpaid indebtedness, that any such excess shall be payable to a beneficiary, other than the creditor, named by the debtor or to his estate. No individual or group policy of credit accident and health insurance issued, amended, renewed, or delivered in this state on or after January 1, 1976 shall contain any provision offsetting, or in any other manner reducing any benefit under the policy by the amount of, or in proportion to, any increase in disability benefits received or receivable under the federal Social Security Act, as amended subsequent to the date of commencement of such benefit.

Sec. 3. Minnesota Statutes 1974, Section 62C.14, is amended by adding a subdivision to read:

Subd. 15. No subscriber's individual contract or any group contract which provides for coverage of family members or dependents of a subscriber or of an employee or other group member of a group subscriber, entered into, issued, amended, renewed or delivered in this state on or after January 1, 1976 shall contain any provision offsetting, or in any other manner reducing, any benefit under the service plan by the amount of, or in proportion to, any increase in disability benefits received or receivable under the federal Social Security Act, as amended subsequent to the date of commencement of such benefit.

Sec. 4. Minnesota Statutes 1974, Section 62D.12, is amended by adding a subdivision to read:

Subd. 10. No health maintenance contract or evidence of coverage entered into, issued, amended, renewed or delivered on or after January 1, 1976 shall contain any provision offsetting, or in any other manner reducing, any benefit to an enrollee or other beneficiary by the amount of, or in any proportion to, any increase in disability benefits received or receivable under the federal Social Security Act, as amended subsequent to the date of commencement of such benefit.

Sec. 5. Minnesota Statutes 1974, Section 64A.31, is amended by adding a subdivision to read:

Subd. 6. DISABILITY OFFSET PROHIBITED. No association certificate, contract or other evidence of coverage entered into, issued, amended, renewed or delivered on or after January 1, 1976 shall contain any provision offsetting, or in any other manner reducing, any benefit to a member or other beneficiary by the amount of, or in any proportion to any increase in disability benefits received or receivable under the Social Security Act, as amended subsequent to the date of commencement of such benefit.

Approved June 4, 1975.

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