

SENATE
STATE OF MINNESOTA
NINETY-THIRD SESSION

S.F. No. 4989

(SENATE AUTHORS: BOLDON)

DATE	D-PG	OFFICIAL STATUS
03/14/2024	12269	Introduction and first reading Referred to Commerce and Consumer Protection

1.1

A bill for an act

1.2

relating to insurance; setting requirements for calculating an enrollee's contribution

1.3

toward an out-of-pocket maximum or cost sharing; proposing coding for new law

1.4

in Minnesota Statutes, chapter 62Q.

1.5

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

1.6

Section 1. [62Q.491] CALCULATION OF ENROLLEE CONTRIBUTION TOWARD

1.7

AN OUT-OF-POCKET MAXIMUM OR COST-SHARING REQUIREMENT.

1.8

(a) To the extent permitted by federal law, a health plan company must include any

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amounts paid by the enrollee or paid on behalf of the enrollee by another person when

1.10

calculating an enrollee's overall contribution toward any out-of-pocket maximum or

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cost-sharing requirement under a health plan.

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(b) For purposes of this section, "cost sharing" means any co-payment, coinsurance, or

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deductible.

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EFFECTIVE DATE. This section applies to health plans offered, issued, or renewed

1.15

on or after January 1, 2025.