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State of Minnesota

HOUSE OF REPRESENTATIVES

NINETY-SECOND SESSION

H. F. No. 1829

03/04/2021 Authored by Her, Kiel, Becker-Finn, Acomb and Olson, L., The bill was read for the first time and referred to the Committee on Commerce Finance and Policy

1.1 A bill for an act
1.2 relating to commerce; prohibiting discrimination against organ or bone marrow
1.3 donors by certain insurers; amending Minnesota Statutes 2020, section 72A.20,
1.4 by adding a subdivision.

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

1.6 Section 1. Minnesota Statutes 2020, section 72A.20, is amended by adding a subdivision
1.7 to read:

1.8 Subd. 40. Discrimination based on status as a living organ or bone marrow donor
1.9 prohibited. (a) A life insurance, long-term care insurance, disability insurance, or health
1.10 insurance carrier is prohibited from declining or limiting coverage of an insured or otherwise
1.11 discriminating in the premium rating, offering, issuance, cancellation, amount of coverage,
1.12 or any other condition based solely upon the status of an insured as a living organ or bone
1.13 marrow donor and without additional actuarial risks.

1.14 (b) A life insurance, long-term care insurance, disability insurance, or health insurance
1.15 carrier is prohibited from precluding an insured from donating all or part of an organ or
1.16 bone marrow as a condition of receiving or continuing to receive coverage under an insurance
1.17 policy.

1.18 EFFECTIVE DATE. This section is effective for insurance policies issued and renewed
1.19 on or after August 1, 2021.