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State of Minnesota

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HOUSE OF REPRESENTATIVES

NINETY-THIRD SESSION

H. F. No. 3836

02/15/2024 Authored by Kraft, Feist, Howard, Acomb, Pérez-Vega and others
The bill was read for the first time and referred to the Committee on Commerce Finance and Policy
04/02/2024 Adoption of Report: Placed on the General Register as Amended
Read for the Second Time

1.1 A bill for an act
1.2 relating to insurance; requiring a disclosure and acknowledgment when applying
1.3 for long-term disability insurance; proposing coding for new law in Minnesota
1.4 Statutes, chapter 60A.

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

1.6 Section 1. 60A.43 DISABILITY INCOME COVERAGE; DISCLOSURE.

1.7 (a) No contract or policy of long-term disability insurance that limits the duration of
1.8 coverage for mental health or substance use disorders shall be offered in this state without
1.9 a disclosure, provided at the time of application, that includes the following:

1.10 (1) a notification that the long-term disability coverage selected by the potential
1.11 policyholder or plan sponsor limits the duration of coverage for mental health or substance
1.12 use disorders; and

1.13 (2) that the potential policyholder or plan sponsor has the right to request more
1.14 information about the limitation and other coverage options that include an unlimited
1.15 duration, if available.

1.16 (b) Receipt of the disclosure described in paragraph (a) must be acknowledged by the
1.17 potential policyholder or plan sponsor and evidence of the disclosure and acknowledgment
1.18 must be retained by the insurance company offering such coverage for a period of no less
1.19 than two years.