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State of Minnesota

HOUSE OF REPRESENTATIVES

NINETY-FOURTH SESSION

H. F. No. 32

02/10/2025 Authored by Stephenson
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 health insurance; prohibiting insurers from requiring co-payments for
1.3 children's mental health services; proposing coding for new law in Minnesota
1.4 Statutes, chapter 62Q.

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

1.6 Section 1. [62Q.474] MENTAL HEALTH AND CO-PAYMENTS FOR CHILDREN.

1.7 (a) A health plan company is prohibited from requiring a co-payment to be paid for
1.8 mental health services received by a child under the age of 18.

1.9 (b) A health plan that is a high-deductible health plan in conjunction with a health savings
1.10 account must require a co-payment for mental health services received by a child under the
1.11 age of 18 at the minimum level necessary to preserve an enrollee's ability to make tax-exempt
1.12 contributions and withdrawals from the health savings account, as provided under section
1.13 223 of the Internal Revenue Code of 1986, as amended.

1.14 EFFECTIVE DATE. This section is effective January 1, 2026, and applies to health
1.15 plans offered, issued, or renewed on or after that date.