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State of Minnesota

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

1.1 A bill for an act
1.2 relating to insurance; requiring disability income coverage to apply the same
1.3 standards and provide the same benefits for disability due to mental illness and
1.4 substance use disorders as for other medical disabilities; proposing coding for new
1.5 law in Minnesota Statutes, chapter 60A.

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

1.7 Section 1. [60A.43] DISABILITY INCOME COVERAGE; PARITY FOR MENTAL
1.8 ILLNESS AND SUBSTANCE USE DISORDERS.

1.9 (a) A policy, contract, certificate, or agreement offered or issued in Minnesota that
1.10 provides disability income protection coverage must provide the same level, frequency, and
1.11 type of benefits for persons with a disability due to mental illness or substance use disorder
1.12 as is provided to persons with other types of medical disabilities.

1.13 (b) An insurance company is prohibited from applying more stringent standards in
1.14 relation to processes, strategies, or evidentiary standards under the terms of a policy, contract,
1.15 certificate, or agreement providing disability income protection coverage, as written or in
1.16 operation, for coverage due to mental illness or substance use disorder than is applied for
1.17 coverage due to other medical issues.

1.18 EFFECTIVE DATE. This section is effective August 1, 2024, and applies to disability
1.19 income protection coverage policies offered, issued, or renewed on or after that date.