

**SENATE
STATE OF MINNESOTA
NINETY-FOURTH SESSION**

S.F. No. 1408

(SENATE AUTHORS: MANN, Lieske and Boldon)

DATE
02/13/2025

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Introduction and first reading
Referred to Commerce and Consumer Protection

OFFICIAL STATUS

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.