

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

**S.F. No. 4989**

(SENATE AUTHORS: BOLDON)

DATE  
03/14/2024

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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 insurance; setting requirements for calculating an enrollee's contribution  
1.3 toward an out-of-pocket maximum or cost sharing; proposing coding for new law  
1.4 in Minnesota Statutes, chapter 62Q.

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

1.6 Section 1. **[62Q.491] CALCULATION OF ENROLLEE CONTRIBUTION TOWARD**  
1.7 **AN OUT-OF-POCKET MAXIMUM OR COST-SHARING REQUIREMENT.**

1.8 (a) To the extent permitted by federal law, a health plan company must include any  
1.9 amounts paid by the enrollee or paid on behalf of the enrollee by another person when  
1.10 calculating an enrollee's overall contribution toward any out-of-pocket maximum or  
1.11 cost-sharing requirement under a health plan.

1.12 (b) For purposes of this section, "cost sharing" means any co-payment, coinsurance, or  
1.13 deductible.

1.14 **EFFECTIVE DATE.** This section applies to health plans offered, issued, or renewed  
1.15 on or after January 1, 2025.