

1.1 moves to amend H.F. No. 2414, the delete everything amendment
1.2 (A19-0349), as follows:

1.3 Page 749, after line 6, insert:

1.4 "Sec. 9. Minnesota Statutes 2018, section 62A.65, subdivision 7, is amended to read:

1.5 Subd. 7. **Short-term coverage.** (a) For purposes of this section, "short-term coverage"
1.6 means an individual health plan that:

1.7 (1) is issued to provide coverage for a period of ~~185~~ 90 days or less, except that the
1.8 health plan may permit coverage to continue until the end of a period of hospitalization for
1.9 a condition for which the covered person was hospitalized on the day that coverage would
1.10 otherwise have ended;

1.11 (2) is nonrenewable, provided that the health carrier may provide coverage for one or
1.12 more subsequent periods that satisfy clause (1), if the total of the periods of coverage do
1.13 not exceed a total of ~~365~~ 185 days out of any 555-day period, plus any additional days
1.14 covered as a result of hospitalization on the day that a period of coverage would otherwise
1.15 have ended;

1.16 (3) does not cover any preexisting conditions, including ones that originated during a
1.17 previous identical policy or contract with the same health carrier where coverage was
1.18 continuous between the previous and the current policy or contract; and

1.19 (4) is available with an immediate effective date without underwriting upon receipt of
1.20 a completed application indicating eligibility under the health carrier's eligibility
1.21 requirements, provided that coverage that includes optional benefits may be offered on a
1.22 basis that does not meet this requirement.

1.23 (b) Short-term coverage is not subject to subdivisions 2 and 5. Short-term coverage may
1.24 exclude as a preexisting condition any injury, illness, or condition for which the covered

2.1 person had medical treatment, symptoms, or any manifestations before the effective date
2.2 of the coverage, but dependent children born or placed for adoption during the policy period
2.3 must not be subject to this provision.

2.4 (c) Notwithstanding subdivision 3, and section 62A.021, a health carrier may combine
2.5 short-term coverage with its most commonly sold individual qualified plan, as defined in
2.6 section 62E.02, other than short-term coverage, for purposes of complying with the loss
2.7 ratio requirement.

2.8 (d) The ~~365-day~~ 185-day coverage limitation provided in paragraph (a) applies to the
2.9 total number of days of short-term coverage that covers a person, regardless of the number
2.10 of policies, contracts, or health carriers that provide the coverage. A written application for
2.11 short-term coverage must ask the applicant whether the applicant has been covered by
2.12 short-term coverage by any health carrier within the 555 days immediately preceding the
2.13 effective date of the coverage being applied for. Short-term coverage issued in violation of
2.14 the ~~365-day~~ 185-day limitation is valid until the end of its term and does not lose its status
2.15 as short-term coverage, in spite of the violation. A health carrier that knowingly issues
2.16 short-term coverage in violation of the ~~365-day~~ 185-day limitation is subject to the
2.17 administrative penalties otherwise available to the commissioner of commerce or the
2.18 commissioner of health, as appropriate.

2.19 **EFFECTIVE DATE.** This section is effective January 1, 2020, and applies to short-term
2.20 coverage offered, issued, or renewed on or after that date."

2.21 Renumber the sections in sequence

2.22 Amend the title accordingly