

Subject Commerce Health Insurance Policy Bill

Authors O'Driscoll

Analyst Larie Ann Pampuch (larie.pampuch@house.mn.gov)

Date March 18, 2025

Overview

This bill makes changes to Medicare supplement policy and the nonrenewal or discontinuation of an individual health insurance policy.

Summary

Section	Description
1	[Subdivision 1r.] Community rate. Allows Medicare supplement policy to factor in late enrollment and reenrollment when determining premiums. Requires that a premium increase of ten percent be applied for an individual who enrolls in a supplement policy outside of their initial enrollment period in Medicare Part B and is not eligible for a guaranteed issue period.
2	Open enrollment. Corrects cross-reference.
3	Applicability. Removes obsolete reference.
4	Guaranteed renewal. Lists circumstances under which an individual health plan can not be renewed.
5	Discontinuing individual health plan. Requires health carriers that want to discontinue a particular type of individual health plan follow notice and offer requirements and allows the commissioner to disapprove the discontinuation.
6	Coverage cancellation; nonrenewal. Adds cross-references.

Section	Description
7	Cancellation of nonrenewal notice. Adds cross-references.
8	Replacement coverage. Makes technical changes.



**MN HOUSE
RESEARCH**

Minnesota House Research Department provides nonpartisan legislative, legal, and information services to the Minnesota House of Representatives. This document can be made available in alternative formats.

www.house.mn.gov/hrd | 651-296-6753 | Third Floor, Centennial Office Building | St. Paul, MN 55155