

Subject Health plan coverage of abortions and abortion-related services

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Overview

This bill requires health plans to cover abortions and abortion-related services, makes medical assistance coverage of abortions and abortion-related services consistent with health plan coverage, and makes other changes regarding abortion in insurance statutes.

Summary

Section	Description
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| 1 | <p>Comprehensive health maintenance services.</p> <p>Amends § 62D.02, subd. 7. In the definition of comprehensive health maintenance services for chapter 62D, strikes language providing a health maintenance organization is not required to provide elective, induced abortions, other than those that are medically necessary to prevent the death of the mother.</p> <p>Effective date: This section is effective January 1, 2025, and applies to health plans offered, sold, issued, or renewed on or after that date.</p> |
| 2 | <p>Rulemaking.</p> <p>Amends § 62D.20, subd. 1. In a subdivision authorizing the commissioner of health to adopt rules governing health maintenance organizations, strikes language prohibiting the commissioner from adopting rules to require a health maintenance organization to provide elective, induced abortions, other than those that are medically necessary to prevent the death of the mother.</p> <p>Effective date: This section is effective January 1, 2025, and applies to health plans offered, sold, issued, or renewed on or after that date.</p> |
| 3 | <p>Other state law.</p> <p>Amends § 62D.22, subd. 5. Strikes language providing health maintenance organizations must comply with state law that eliminates elective, induced abortions from health or maternity benefits.</p> |

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	Effective date: This section is effective January 1, 2025, and applies to health plans offered, sold, issued, or renewed on or after that date.
4	<p>Restrictions on enrollee services.</p> <p>Amends § 62Q.14. Strikes language allowing health plan companies to restrict enrollee choice regarding where the enrollee receives abortion services.</p> <p>Effective date: This section is effective January 1, 2025, and applies to health plans offered, sold, issued, or renewed on or after that date.</p>
5	<p>Coverage of abortions and abortion-related services.</p> <p>Adds § 62Q.524. Defines abortion for this section. Requires a health plan to cover abortions and abortion-related services, including preabortion services and follow-up services. Prohibits application of cost-sharing requirements to coverage of abortions and abortion-related services, except for high-deductible health plans operating in conjunction with a health savings account. Prohibits a health plan from imposing any limitation on the coverage of abortions and abortion-related services that is not generally applicable to other coverages under the health plan.</p> <p>Effective date: This section is effective January 1, 2025, and applies to health plans offered, sold, issued, or renewed on or after that date.</p>
6	<p>Abortion services.</p> <p>Amends § 256B.0625, subd. 16. Makes medical assistance coverage of abortion and abortion-related services consistent with the coverage required under section 62Q.524.</p> <p>Effective date: This section is effective January 1, 2025, or upon federal approval, whichever is later. The commissioner of human services must notify the revisor of statutes when federal approval is obtained.</p>
7	<p>Repealer.</p> <p>Repeals § 62A.041, subd. 3 (in a section prohibiting discrimination against unmarried women and minors in covering maternity benefits, repeals a subdivision providing the term maternity benefits does not include elective, induced abortion).</p> <p>Effective date: This section is effective January 1, 2025, and applies to health plans offered, sold, issued, or renewed on or after that date.</p>



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