

1.1 A bill for an act

1.2 relating to commerce; prohibiting discrimination against organ or bone marrow

1.3 donors by certain insurers; amending Minnesota Statutes 2020, section 72A.20,

1.4 by adding a subdivision.

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

1.6 Section 1. Minnesota Statutes 2020, section 72A.20, is amended by adding a subdivision

1.7 to read:

1.8 Subd. 41. **Discrimination based on status as a living organ or bone marrow donor**

1.9 **prohibited. A life insurance, long-term care insurance, or disability insurance carrier is**

1.10 **prohibited from declining or limiting coverage of an insured or otherwise discriminating in**

1.11 **the premium rating, offering, issuance, cancellation, amount of coverage, or any other**

1.12 **condition based solely upon the status of an insured as a living organ or bone marrow donor**

1.13 **and without additional actuarial risks.**

1.14 **EFFECTIVE DATE.** This section is effective for insurance policies issued and renewed

1.15 **on or after August 1, 2022.**

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