MN HOUSE RESEARCH

Bill Summary

H.F. 4333

As introduced

Subject	Short-term home health and nursing care insurance policies
Authors	Davids
Analyst	Larie Ann Pampuch (larie.pampuch@house.mn.gov)
Date	March 23, 2026

Overview

This bill allows short-term home health and nursing care insurance policies to be sold in this state and creates requirements related to terms and disclosures.

Summary

Section	Description
1	**Definitions.** Clarifies that insurance under section 3 is a fixed indemnity policy.
2	**Long-term care policy.** Clarifies that insurance under section 3 is not long-term care insurance. Removes obsolete date.
3	**[62A.70] Short-term home health and nursing care insurance.** **Subd. 1. Definitions.** Provides definitions for “activities of daily living,” “cognitive impairment,” “free-look period,” “short-term home health services,” and “short-term nursing care services” among others. **Subd. 2. Short-term home health and nursing care insurance approval.** Allows a qualified insurer to offer, issue, and renew short-term home health and nursing care insurance if is it approved by the commissioner under sections 62A.02 and 62A.135, as necessary. **Subd. 3. Policy requirements.** Requires a short-term home health and nursing care insurance policy to provide benefits due to cognitive impairment or the inability of an insured to perform at least two activities of daily living without substantial assistance. Requires policies to include a free look-back period. Prohibits a short-term home health and nursing care insurance policy from being more than 360 days or from cancelling due to an insured’s health status or use of benefits.

Section	Description
	Allows an insurer to deny a renewal only for certain reasons. **Subd. 4. Required disclosures.** Requires short-term home health and nursing care insurance to disclose that this it is not supplemental health insurance, long-term care insurance, or eligible for the Minnesota partnership for long-term care program, and clearly explain the free look-back period and any renewability or continuity provisions.
4	**Penalties.** Adds cross-reference.
5	**Eligibility for funding for services for nonmedical assistance recipients.** Clarifies that short-term home health and nursing care insurance does not constitute health or other third-party insurance for purposes of qualifying for the alternative care program.