

**Subject** Preexisting condition limitations in Medicare supplement insurance

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### Overview

This bill removes the requirement that Medicare supplement insurance policies have an open enrollment period and allows for preexisting condition limitations.

## Summary

Section	Description
1	<b>Policy requirements.</b> Updates cross-reference.
2	<b>Suspension based on entitlement to medical assistance.</b> Allows for a preexisting condition waiting period.
3	<b>Limitations on denials, conditions, and pricing of coverage.</b> Allows a preexisting condition limitation to apply to Medicare supplement policies during the open enrollment period.
4	<b>Renewal or continuation provisions.</b> Requires a Medicare supplement policy that contains preexisting condition limitations to appear as a separate paragraph and be titled.
5	<b>Guaranteed issue for eligible persons.</b> Removes the requirement that for certain eligible people the open enrollment period is a guaranteed issue period.
6	<b>Prohibited policy provisions.</b> Updates cross-reference.
7	<b>Questions.</b> Updates notice form to explain preexisting condition limitations and waiting periods.

Section	Description
8	<b>Repealer.</b> Repeals Minnesota Statutes, section 62A.3099, subdivision 18b and section 62A.31, subdivision 1w; and Laws 2023, chapter 57, article 2, section 66.
9	<b>Effective date.</b> This act is effective the day following final enactment.



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