

1.1 Her and O'Driscoll from the Committee on Commerce Finance and Policy to which was
1.2 referred:

1.3 H. F. No. 2389, A bill for an act relating to insurance; authorizing certain data calls;
1.4 providing for and regulating limited long-term care insurance; modifying various provisions
1.5 governing automobile insurance; classifying certain data; authorizing administrative
1.6 rulemaking; providing penalties; making technical changes; amending Minnesota Statutes
1.7 2024, sections 45.027, subdivisions 1, 2, by adding a subdivision; 65B.02, subdivision 7;
1.8 65B.05; 65B.06, subdivisions 1, 2, 3; 65B.10, subdivision 2; proposing coding for new law
1.9 in Minnesota Statutes, chapter 62A; repealing Minnesota Statutes 2024, section 65B.10,
1.10 subdivision 3.

1.11 Reported the same back with the following amendments:

1.12 Page 2, line 24, delete "companies or" and insert "natural" and after "persons" insert "or
1.13 entities"

1.14 Page 2, line 25, delete "for a" and insert "commensurate with the volume and nature of
1.15 the data required to be collected in the data call for a specific,"

1.16 Page 2, line 31, delete "or the commissioner's authorized representative"

1.17 Page 3, line 1, delete everything after the period and insert "If the commissioner performs
1.18 a data call, the commissioner may make the results available for public inspection in an
1.19 aggregated format and in such a manner as to not disclose the identity of a specific natural
1.20 person or entity, including the name of any natural person or entity who responded to the
1.21 data call. Prior to making the aggregated results of a data call available for public inspection,
1.22 the commissioner must provide all natural persons and entities that responded to the data
1.23 call 15 days' notice of the information to be publicly released. Nothing in this subdivision
1.24 requires the commissioner to publicly release aggregated results from a data call. The results
1.25 of a data call that requests data for the National Association of Insurance Commissioners'
1.26 Market Conduct Annual Statement is subject to confidential treatment as provided under
1.27 section 60A.031, subdivision 4, paragraph (f)."

1.28 Page 3, delete lines 2 to 6, and insert:

2.1 "(b) The commissioner may grant access to data submitted by insurers in response to a
2.2 data call issued by the commissioner with other state, federal, and international regulatory
2.3 agencies; with the National Association of Insurance Commissioners and its affiliates and
2.4 subsidiaries; and with state, federal, and international law enforcement authorities, provided
2.5 that the recipient agrees in writing to maintain the data as nonpublic data and has the legal
2.6 authority to maintain the data as nonpublic data."

2.7 Page 3, line 26, delete "person" and insert "individual"

2.8 Page 3, line 28, delete "certificate" and insert "group policy holder."

2.9 Page 3, delete lines 29 to 31

2.10 Page 4, delete line 1

2.11 Page 4, line 4, after the first "insurance" insert "policy"

2.12 Page 4, line 5, delete "Minnesota" and insert "this state"

2.13 Page 4, line 19, delete the second "the" and insert "an" and delete "or associations" and
2.14 delete the third "the" and insert "an"

2.15 Page 4, line 20, delete "or associations"

2.16 Page 4, line 21, delete "or associations have" and insert "has" and delete "persons" and
2.17 insert "individuals"

2.18 Page 4, line 24, delete "or associations hold" and insert "holds"

2.19 Page 4, line 26, delete "or associations collect" and insert "collects" and delete "solicit"
2.20 and insert "solicits"

2.21 Page 4, line 30, delete the second "the" and insert "an" and delete "or associations are"
2.22 and insert "is"

2.23 Page 4, line 31, delete the second "the" and insert "an"

2.24 Page 4, line 32, delete "or associations do" and insert "does"

2.25 Page 5, delete lines 6 to 10, and insert:

2.26 "(e) "Limited long-term care insurance policy" means a policy, contract, subscriber
2.27 agreement, certificate, rider, or endorsement:

2.28 (1) delivered or issued for delivery in this state by: an insurance company licensed under
2.29 chapter 60A; a nonprofit health service plan corporation operating under chapter 62C; a

3.1 health maintenance organization operating under chapter 62D; or a fraternal benefit society
3.2 operating under chapter 64B;"

3.3 Page 5, line 12, delete "covered person" and insert "insured individual"

3.4 Page 5, line 17, before "Limited" insert "Limited long-term care insurance policy includes

3.5 a group limited long-term care insurance policy." and delete "or rider"

3.6 Page 5, line 18, before "Limited" insert "A"

3.7 Page 5, line 19, before "does" insert "policy"

3.8 Page 5, delete lines 24 to 27

3.9 Page 5, delete subdivision 3

3.10 Page 6, line 9, delete "(f)" and insert "(d)"

3.11 Page 6, line 10, delete everything after "unless" and insert "the commissioner"

3.12 Page 6, delete line 11

3.13 Page 6, line 12, delete "and regulatory"

3.14 Page 6, line 13, after "requirements" insert "of this section"

3.15 Page 6, line 19, delete "within the same company" and insert "by the same issuer"

3.16 Page 6, delete lines 24 and 25, and insert "(b) A group limited long-term care insurance

3.17 policy is prohibited from: (1) using a definition"

3.18 Page 6, line 34, delete "an insurer" and insert "the policy issuer"

3.19 Page 7, line 3, delete "that insurer's"

3.20 Page 7, line 4, delete "or certificate" and delete "insurer" and insert "issuer"

3.21 Page 7, line 6, delete "or certificate"

3.22 Page 7, line 11, delete "Minnesota" and insert "this state"

3.23 Page 7, line 15, delete ", certificate, or rider"

3.24 Page 7, delete lines 18 to 30, and insert:

3.25 "(d) An applicant has the right to:

3.26 (1) return the policy to the issuer within 30 days of its receipt; and

3.27 (2) have the premium refunded if, after examination, the applicant is not satisfied with

3.28 the policy for any reason."

4.1 (e) A limited long-term care insurance policy must have the below notice prominently
4.2 printed on its first page. This requirement does not apply to a group limited long-term care
4.3 insurance policy."

4.4 Page 8, line 1, delete "or insurance producer"

4.5 Page 8, delete lines 6 and 7

4.6 Page 8, line 8, before "limited" insert "a"

4.7 Page 8, line 9, after "insurance" insert "policy"

4.8 Page 8, line 13, delete "agent" and insert "insurance producer" and delete "agent" and
4.9 insert "insurance producer"

4.10 Page 8, line 16, delete everything after "for" and insert "a group limited long-term care
4.11 insurance policy"

4.12 Page 8, line 17, delete everything before "if" and delete "(h)" and insert "(g)"

4.13 Page 8, line 20, delete "(g)" and insert "(f)"

4.14 Page 8, line 26, delete ", certificate, or both"

4.15 Page 8, line 28, delete everything after "for" and insert "a group limited long-term care
4.16 insurance policy"

4.17 Page 9, lines 1, 26, and 27, delete "or certificate"

4.18 Page 9, line 4, delete "certificate holder" and insert "group policyholder"

4.19 Page 9, delete lines 6 and 7, and insert:

4.20 "(h) A group limited long-term care policy must include:"

4.21 Page 9, line 13, delete "contract or certificate" and insert "policy"

4.22 Page 9, line 14, delete "contract or certificate of insurance" and insert "policy"

4.23 Page 9, line 16, delete "contract" and insert "policy"

4.24 Page 9, line 17, delete everything after "policyholder" and insert "or their representative"

4.25 Page 9, line 18, delete everything before "submits"

4.26 Page 9, line 25, delete "insurer" and insert "issuer"

4.27 Page 9, line 29, delete "insurer" and insert "issuer" and delete "or certificate"

4.28 Page 9, line 30, delete the second "or"

5.1 Page 9, line 31, delete "certificate"

5.2 Page 10, lines 3 and 4, after "A" insert "limited long-term care" and delete "or certificate"

5.3 Page 10, line 5, after "insured" insert "individual"

5.4 Page 10, lines 7 and 17, delete "or certificate"

5.5 Page 10, line 8, delete "or certificates"

5.6 Page 10, line 9, delete "or certificate" and delete the second "a" and insert "an insurance"

5.7 Page 10, line 11, delete "insurer" and insert "issuer" and delete "insurer's" and insert "issuer's"

5.8 Page 10, line 13, delete "insurer" and insert "issuer" and delete "or" and insert a comma

5.9 Page 10, line 14, delete "certificate," and delete "insurer" and insert "issuer" and delete "or certificate"

5.10 Page 10, line 19, delete "policyholder or certificate holder" and insert "insured individual"

5.11 Page 10, delete line 22

5.12 Page 10, line 24, delete everything after the period

5.13 Page 10, delete line 25, and insert "If the group limited long-term care insurance policy is issued to an entity"

5.14 Page 10, line 27, delete "certificate holder" and insert "insured individual"

5.15 Page 10, delete lines 28 to 33

5.16 Page 11, delete subdivisions 8 and 9

5.17 Reletter the paragraphs and renumber the subdivisions in sequence

5.18 Page 11, delete lines 12 to 14 and insert "a policy issuer or insurance producer that violates any requirement of this section is subject to an administrative fine of up to three times the amount of commissions paid for"

5.19 Amend the title as follows:

5.20 Page 1, line 4, delete "authorizing administrative"

5.21 Page 1, line 5, delete "rulemaking;"

With the recommendation that when so amended the bill be re-referred to the Committee on Judiciary Finance and Civil Law.

6.3 This Committee action taken March 19, 2025

6.4 , Co-Chair

6.5 , Co-Chair