House Research Act Summary

CHAPTER: 160 (S.F. 1793/H.F. 1998) **SESSION:** 2012 Regular Session

TOPIC: Clarification of the term "health plan company"

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Overview

This act clarifies that term "health plan company" as defined in state law is not intended to apply to companies that sell only certain types of "health plans."

Health plan companies. Clarifies that Minnesota Statutes and Rules that reference a "health plan company" as defined in section 62Q.01, subdivision 4, and elsewhere in statute, are not intended to refer to a type of insurance company that sells only products that are excluded from the definition of "health plan" in section 62A.011, subdivision 3. Lists certain sections of law in which "health plan company" *is* intended to apply to that type of insurance company. The excluded products are ones that are not usually considered to be conventional health insurance, but are specialized products, such as disability income insurance, insurance that makes fixed payments not related to the cost of health care received, or insurance that covers only accidents or long-term care.