

Subject Health plan coverage of abortions and abortion-related services

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Overview

This bill requires health plans to cover abortions and abortion-related services, modifies medical assistance coverage of abortions and abortion-related services, and makes other changes regarding abortion in insurance statutes.

Summary

Section	Description
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1	Comprehensive health maintenance services.
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Amends § 62D.02, subd. 7. In the definition of comprehensive health maintenance services for chapter 62D, strikes language providing a health maintenance organization is not required to provide elective, induced abortions, other than those that are medically necessary to prevent the death of the mother.

Effective date: This section is effective January 1, 2025, and applies to health plans offered, sold, issued, or renewed on or after that date.

2	Rulemaking.
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Amends § 62D.20, subd. 1. In a subdivision authorizing the commissioner of health to adopt rules governing health maintenance organizations, strikes language prohibiting the commissioner from adopting rules to require a health maintenance organization to provide elective, induced abortions, other than those that are medically necessary to prevent the death of the mother.

Effective date: This section is effective January 1, 2025, and applies to health plans offered, sold, issued, or renewed on or after that date.

3	Other state law.
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Amends § 62D.22, subd. 5. Strikes language providing health maintenance organizations must comply with state law that eliminates elective, induced abortions from health or maternity benefits.

Section	Description
	Effective date: This section is effective January 1, 2025, and applies to health plans offered, sold, issued, or renewed on or after that date.
4	Restrictions on enrollee services. Amends § 62Q.14. Strikes language allowing health plan companies to restrict enrollee choice regarding where the enrollee receives abortion services. Effective date: This section is effective January 1, 2025, and applies to health plans offered, sold, issued, or renewed on or after that date.
5	Definitions. Amends § 62Q.522, subd. 1. In a section governing coverage of contraceptives, strikes certain definitions used in subdivisions establishing exceptions to and accommodations for coverage of contraceptives for exempt organizations and eligible organizations with religious objections (the definitions and the subdivisions in which they are used are being moved to another section). Effective date: This section is effective January 1, 2025, and applies to health plans offered, sold, issued, or renewed on or after that date.
6	Scope of coverage. Amends § 62Q.523, subd. 1. Updates a cross-reference to conform with the movement of language establishing exceptions to and accommodations for coverage of contraceptives for exempt organizations and eligible organizations to another section. Effective date: This section is effective January 1, 2025, and applies to health plans offered, sold, issued, or renewed on or after that date.
7	Coverage of abortions and abortion-related services. Adds § 62Q.524. Defines abortion for this section. Requires a health plan to cover abortions and abortion-related services, including preabortion services and follow-up services. Prohibits cost-sharing from being imposed on coverage of abortions and abortion-related services in an amount that is greater than the cost-sharing that applies to similar services covered under the health plan. Prohibits a health plan from imposing any limitation on the coverage of abortions and abortion-related services that is not generally applicable to other coverages under the health plan. Provides this section does not apply to managed care organizations or county-based purchasing plans when the plan provides coverage to public health care program enrollees under medical assistance or MinnesotaCare.

Section	Description
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Effective date: This section is effective January 1, 2025, and applies to health plans offered, sold, issued, or renewed on or after that date.

8 Religious objections.

Adds § 62Q.679. Establishes exceptions to and accommodations for coverage of contraceptives, abortions, and abortion-related services for organizations with religious objections to covering these services. These exceptions and accommodations exist in current law for coverage of contraceptives and are being expanded to include coverage of abortions and abortion-related services.

Subd. 1. Definitions. Defines terms for this section: closely held for-profit entity, eligible organization, exempt organization.

Subd. 2. Exemption. Provides an exempt organization is not required to cover contraceptives, abortions, and abortion-related services if the exempt organization has religious objections. Requires an exempt organization with a religious objection to the coverage to notify its employees, and if the exempt organization provides partial coverage, requires the notice to specify the services not covered.

Subd. 3. Accommodation for eligible organizations. Allows an eligible organization to not cover some or all benefits for contraceptives, abortions, and abortion-related services if the organization has religious objections to covering some or all of the services. Requires notice from an eligible organization to the organization's health plan company if the organization has religious objections to covering the services, lists what the notice must include, and requires a health plan company that receives such a notice to exclude coverage of those benefits from the organization's health plan and provide separate payments for coverage of contraceptives, abortions, and abortion-related services. Prohibits the health plan company from imposing cost-sharing, premiums, fees, or other charges for coverage of contraceptives. Requires health plan companies to annually report to the commissioner of commerce, the number of eligible organizations granted an accommodation under this subdivision.

Effective date: This section is effective January 1, 2025, and applies to health plans offered, sold, issued, or renewed on or after that date.

9 Abortion services.

Amends § 256B.0625, subd. 16. Requires medical assistance to cover abortions and abortion-related services, including preabortion services and follow-up services, and strikes requirements that abortion services must be medically necessary and delivered in accordance with applicable Minnesota laws.

Section	Description
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Effective date: This section is effective January 1, 2025, or upon federal approval, whichever is later. The commissioner of human services must notify the revisor of statutes when federal approval is obtained.

10 **Repealer.**

Repeals:

- § 62A.041, subd. 3 (in a section prohibiting discrimination against unmarried women and minors in covering maternity benefits, repeals a subdivision providing the term maternity benefits does not include elective, induced abortion)
- § 62Q.522, subds. 3 and 4 (exceptions to and accommodations for coverage of contraceptives for exempt organizations and eligible organizations with religious objections to the coverage; these exceptions and accommodations are being moved to another section)

Effective date: This section is effective January 1, 2025, and applies to health plans offered, sold, issued, or renewed on or after that date.



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