

**SENATE**  
**STATE OF MINNESOTA**  
**NINETY-SECOND SESSION**

**S.F. No. 1450**

(SENATE AUTHORS: UTKE, Pappas, Dziejdzic, Johnson and Rarick)

DATE	D-PG	OFFICIAL STATUS
02/25/2021	559	Introduction and first reading Referred to Commerce and Consumer Protection Finance and Policy
03/04/2021	704	Author added Dziejdzic
03/10/2021	812	Chief author stricken, shown as co-author Pappas Chief author added Utke
04/06/2021	1217	Authors added Johnson; Rarick

1.1 A bill for an act

1.2 relating to commerce; prohibiting discrimination against organ or bone marrow

1.3 donors by certain insurers; amending Minnesota Statutes 2020, section 72A.20,

1.4 by adding a subdivision.

1.5 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF MINNESOTA:

1.6 Section 1. Minnesota Statutes 2020, section 72A.20, is amended by adding a subdivision

1.7 to read:

1.8 Subd. 40. Discrimination based on status as a living organ or bone marrow donor

1.9 prohibited. (a) A life insurance, long-term care insurance, disability insurance, or health

1.10 insurance carrier is prohibited from declining or limiting coverage of an insured or otherwise

1.11 discriminating in the premium rating, offering, issuance, cancellation, amount of coverage,

1.12 or any other condition based solely upon the status of an insured as a living organ or bone

1.13 marrow donor and without additional actuarial risks.

1.14 (b) A life insurance, long-term care insurance, disability insurance, or health insurance

1.15 carrier is prohibited from precluding an insured from donating all or part of an organ or

1.16 bone marrow as a condition of receiving or continuing to receive coverage under an insurance

1.17 policy.

1.18 EFFECTIVE DATE. This section is effective for insurance policies issued and renewed

1.19 on or after August 1, 2021.