



S.F. No. 2457 – Data Calls and the Limited Long-Term Care Insurance Act

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Section 1 (amends section 45.027, subdivision 1) allows the commissioner of commerce to issue data calls.

Section 2 (amends section 45.027) provides that information provided in response to data calls be treated as nonpublic data and is not subject to subpoena.

Section 3 (amends section 45.027, subdivision 2) allows the commissioner to issue data calls for the purpose of an investigation.

Section 4 [62A.481; Limited Long-Term Care Insurance] establishes the Limited Long-Term Care Insurance Act.

This section defines several terms including “limited long-term care insurance” which means an insurance policy offered for less than 12 months for one or more necessary or medically necessary diagnostic, preventive, therapeutic, or personal care service in a setting other than a hospital’s acute care unit.

This section applies to policies issued or delivered in Minnesota on or after January 1, 2026.

This section provides for the terms and conditions of limited long-term care insurance.

Section 5 (amends section 65B.02, subdivision 7) makes a technical change.

Section 6 (amends section 65B.05) authorizes a facility to issue auto insurance policies, underwrite the insurance and adjust and pay losses, and retain, hire, or appoint an individual or company to perform these functions.

Section 7 (amends section 65B.06, subdivision 1) states that a facility shall provide for members to share premium, losses, costs, and expenses in accordance with the participation ratio.

Section 8 (amends section 65B.06, subdivision 2) makes a technical change.

Section 9 (amends section 65B.06, subdivision 3) makes a conforming change.

Section 10 (amends section 65B.10, subdivision 2) removes language that states a member shall have no further obligation to the agent of record if an offer is giving 30 days in advance written notice.

Section 11 repeals section 65B.10, subdivision 3.



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