

SENATE
STATE OF MINNESOTA
NINETY-FOURTH SESSION

S.F. No. 2685

(SENATE AUTHORS: DIBBLE, Wiklund, Cwodzinski, Housley and Coleman)		
DATE	D-PG	OFFICIAL STATUS
03/17/2025	872	Introduction and first reading Referred to Education Policy
03/20/2025	943	Authors added Cwodzinski; Housley
03/27/2025	1116	Author added Coleman

1.1

A bill for an act

1.2

relating to education; requiring the Minnesota State High School League to contract

1.3

for catastrophic accident insurance; requiring catastrophic injury payments;

1.4

providing a subtraction from income; proposing coding for new law in Minnesota

1.5

Statutes, chapter 128C.

1.6

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

1.7

Section 1. [128C.025] CATASTROPHIC ACCIDENT INSURANCE.

1.8

The Minnesota State High School League must enter a contract for a catastrophic injury

1.9

insurance policy that provides coverage for students involved in high school league-sponsored

1.10

extracurricular athletic activities. The insurance policy must provide at least \$10,000,000

1.11

in lifetime coverage per catastrophic injury. The insurance policy must have a \$50,000

1.12

deductible per catastrophic injury. The policy must: (1) cover medical care, personal care,

1.13

medications, vehicles, and wheelchairs related to the catastrophic injury; and (2) prohibit

1.14

a denial of a claim for a medical item, treatment, or service covered under the policy and

1.15

recommended by the injured student's treating health care provider. The insurance coverage

1.16

must cover student athletes, student managers, student trainers, and student cheerleaders

1.17

participating in interscholastic competition and related pregame and postgame activities,

1.18

and include ninth grade athletes, managers, trainers, and cheerleaders.

1.19

Sec. 2. MINNESOTA STATE HIGH SCHOOL LEAGUE; CATASTROPHIC

1.20

INJURY PAYMENTS; SUBTRACTION FROM INCOME.

1.21

Subdivision 1. Minnesota State High School League; catastrophic injuries. The

1.22

Minnesota State High School League must make catastrophic injury payments to two former

1.23

high school athletes who suffered catastrophic injuries during Minnesota High School

2.1 League sponsored events as final payment of expenses not covered by the Minnesota State
2.2 High School League's catastrophic accident insurance policy or the former high school
2.3 athletes' private insurance. After December 31, 2025, but before January 1, 2027, the
2.4 Minnesota State High School League must make payments to:

2.5 (1) a student athlete who sustained a catastrophic injury in a hockey game in 2011, in
2.6 the amount of \$.....; and

2.7 (2) a student athlete who sustained a catastrophic injury in a football game in 2022, in
2.8 the amount of \$.....

2.9 Subd. 2. **Subtraction.** (a) For the purposes of this subdivision, "subtraction" has the
2.10 meaning given in Minnesota Statutes, section 290.0132, subdivision 1. The requirements
2.11 under Minnesota Statutes, section 290.0132, subdivision 1, apply to this subdivision.

2.12 (b) The amount of the payments issued under subdivision 1, clauses (1) and (2), are a
2.13 subtraction.

2.14 **EFFECTIVE DATE.** Subdivision 1 is effective the day following final enactment.
2.15 Subdivision 2 is effective for taxable years beginning after December 31, 2025, and before
2.16 January 1, 2027.