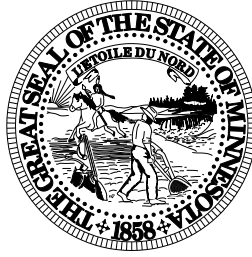


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Minnesota House of Representatives

Melissa Hortman, Speaker

FOR IMMEDIATE RELEASE

Date: Dec. 8, 2022
Contact Mike Cook
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New Laws Effective Jan. 1, 2023

The following are select new laws passed during the 2022 legislative session — and one from 2021 — that take effect Jan. 1, 2023. The asterisk following the bill number denotes language that became law.

Summaries of all laws passed by the 2022 Legislature are available online from nonpartisan House Public Information Services at www.house.mn/newlaws/#/search/2022.

COMMERCE

Consumers' financial interest comes first in annuity sales

A new law updates best interest standards in annuity sales to help protect consumers, especially older adults. Insurers may not put their financial interests ahead of the consumer.

When recommending an annuity, insurance agents should follow revised National Association of Insurance Commissioners standards, satisfying four conduct obligations: care, disclosure, conflict of interest and documentation. Under the law:

- producers have a care obligation to know their customer and have a reasonable basis for their recommendation;
- producers have an obligation to disclose their licensing and how they will be compensated for the sale. For example, if they will be paid by commission or an asset management fee;
- producers must avoid and disclose conflict of interest, including sales incentives such as quotas, bonuses, or limited time contests; and
- producers have an obligation to document the basis of their recommendations.

Rep. Carlie Kotyza-Witthuhn (DFL-Eden Prairie) and Sen. Gary Dahms (R-Redwood Falls) sponsor the law.

HF4394/SF4108*/CH84

Franchise renewal date changed

A new law, effective to initial registrations filed on or after Jan. 1, 2023, changes the due date for franchise renewals.

The deadline to renew a business registration will be the anniversary of the initial registration instead of 120 days after the end of the fiscal year.

Rep. Jim Davnie (DFL-Mpls) and Sen. Gary Dahms (R-Redwood Falls) sponsor the law.

HF3775*/SF3242/CH91

HEALTH AND HUMAN SERVICES

Postnatal care coverage required

A law passed in 2021 made changes to private and public health coverage. Among its provisions, as of Jan. 1, 2023, health plans will be required to cover:

- a comprehensive postnatal visit with a health care provider not more than three weeks from the date of delivery;
- any postnatal visits recommended by a health care provider between three and 11 weeks from the date of delivery; and
- a comprehensive postnatal visit with a health care provider 12 weeks from the date of delivery.

The law is sponsored by Rep. Zack Stephenson (DFL-Coon Rapids) and Sen. Gary Dahms (R-Redwood Falls).

HF3717/SF3472*/CH44

STATE GOVERNMENT

Pension, retirement law changes

Fourteen largely non-controversial bills approved by the Legislative Commission on Pensions and Retirement were rolled into the omnibus pension and retirement law.

Sponsored by Rep. Michael Nelson (DFL-Brooklyn Park) and Sen. Julie Rosen (R-Fairmont), a provision of the law that takes effect Jan. 1, 2023, will permit teachers to purchase service credit for periods of service as a teacher in another state. Also, several largely technical changes — recommended by the State Auditor’s Volunteer Fire Relief Association Working Group — take effect that day to provisions governing volunteer firefighter relief associations.

HF4017/SF3540*/CH81

TRANSPORTATION

Vehicle buyers to gain information on prior damage

Buyers seeking older, less expensive, vehicles will have more ways to find out when the vehicle they’re considering has previously been significantly damaged or deemed to be totaled.

The law updates the state’s salvage title regulations by creating a “prior salvage” brand. It aims to solve an issue of less expensive vehicles holding a clean Minnesota title, despite incurring damage that costs more than 80% of its value or causes an insurance company to declare the vehicle a total loss.

The requirements for a “salvage” brand on high-value or late-model cars – those costing \$9,000 or more or are five years or newer – remain the same.

Based on recommendations developed by a Salvage Title Task Force, the law broadens disclosure requirements to include all brands on the title, requires written notice from dealers that must be signed by the purchaser, and clarifies that oral disclosure is not required for online sales.

In-state and out-of-state vehicles will be treated consistently. Motorcycles as well as heavier commercial vehicles are now subject to the same title branding and disclosure requirements as other types of vehicles.

The law also makes clarifying changes for readability of the statutes and to conform to Department of Public Safety titling and branding practices.

Rep. Cheryl Youakim (DFL-Hopkins) and Sen. John Jasinski (R-Faribault) sponsor the law.

HF3296*/SF3072 /CH57