



MINNESOTA

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May 4, 2020

Representative Rena Moran, Chair  
Committee on Health and Human Services Policy  
575 State Office Building  
St. Paul, Minnesota 55155

Representative Debra Kiel, Republican Lead  
Committee on Health and Human Services Policy  
255 State Office Building  
St. Paul, Minnesota 55155

Dear Chair Moran and Representative Kiel,

The National Association of Insurance and Financial Advisors (NAIFA)-Minnesota serves and represents insurance and financial advisors in Minnesota. On behalf of the thousands of Minnesota insurance agents and financial planners, I am writing to thank you for including the provisions of H.F. 3402 (Lislegard, Davids, Halverson) in your omnibus HHS policy bill.

Due to the COVID-19 virus, Minnesota consumers are more interested than ever in obtaining life, disability and long-term care coverage to assure that their families are provided for should something unexpected happen. This is good news for Minnesota taxpayers, since every policy issued protects taxpayers against that individual or family someday going on Medical Assistance and other public programs.

However, applicants for these policies are often denied coverage because their health care provider failed to release their medical records for underwriting purposes on a timely basis. This means they and their families must go without the financial protection they seek.

H.F. 3402 requires health care providers to release medical records within 30 calendar days to the patient or their representative. It matches Minnesota law to current federal policy and will allow NAIFA members to serve consumers.

Current Minnesota law only provides a vague requirement of records release "promptly," which provides no real guidance to anyone. The 30-day release requirement puts Minnesota in the company of the vast majority of states (and federal government) that have a days-certain requirement, which is often 30 days.

We appreciate your including this provision in the bill.

Sincerely,

Corey Anderson, DIA  
NAIFA-Minnesota Advocacy Chair