

**Bill Comparison Summary of
Senate File 4410 (second unofficial engrossment) / Senate File 4410
(third engrossment)**

House Article 7: Health Insurance

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Comparison Summary of S.F. 4410 – House (S.F. 4410, second unofficial engrossment) / Senate (4410, third engrossment)

Section	HOUSE Article 7: Health Insurance		SENATE Article ...:
1	<p>Required coverage. Amends § 62A.25, subd. 2. Requires health plans to include coverage for reconstructive breast surgery due to ectodermal dysplasia.</p> <p>This section is effective January 1, 2023.</p>	House only	
2	<p>Coverage of lymphedema treatment. Adds § 62A.255.</p> <p>Subd. 1. Scope of coverage. States that this section applies to all health plans that are sold, issued, or renewed to a Minnesota resident.</p> <p>Subd. 2. Required coverage. (a) Requires health plans to provide coverage for lymphedema treatment, including certain items, therapies, and treatments.</p> <p>(b) Allows a health plan to require the treatments under paragraph (a) be prescribed by an in-network provider.</p> <p>(c) Prohibits a health plan from apply cost-sharing requirements, benefit limitations, or service limitations that are more restrictive than those applied by the health plan for other similar services or benefits.</p> <p>This section is effective August 1, 2021, and applies to any health plan issued, sold, or renewed on or after that date.</p>	House only	

Comparison Summary of S.F. 4410 – House (S.F. 4410, second unofficial engrossment) / Senate (4410, third engrossment)

Section	HOUSE Article 7: Health Insurance		SENATE Article ...:
3	<p>Required coverage. Amends § 62A.28, subd. 2. Requires health plans to include coverage for hair prostheses due to hair loss from ectodermal dysplasias.</p> <p>This section is effective January 1, 2023.</p>	House only	
4	<p>Mammogram; diagnostic services and testing. Provides that if an enrollee requires additional diagnostic services or testing after a mammogram, a health plan must provide coverage for these services and testing with no cost sharing, including co-pays, deductible, or coinsurance.</p> <p>This section is effective January 1, 2023, and applies to health plans offered, issued, or sold on or after that date.</p>	House only	
5	<p>Coverage for ectodermal dysplasias. Adds § 62A.3096.</p> <p>Subd. 1. Definition. Defines ectodermal dysplasias.</p> <p>Subd. 2. Coverage. Requires health plans to include coverage for the treatment of ectodermal dysplasias.</p> <p>Subd. 3. Dental coverage. (a) Requires health plans to include coverage for dental treatments related to ectodermal dysplasias, including bone grafts, dental implants, orthodontia, dental prosthodontics, and dental maintenance.</p>	House only	

Comparison Summary of S.F. 4410 – House (S.F. 4410, second unofficial engrossment) / Senate (4410, third engrossment)

Section	HOUSE Article 7: Health Insurance		SENATE Article ...:
	<p>(b) Clarifies that if a dental treatment is covered under a dental plan the coverage under paragraph (a) is secondary.</p> <p>This section is effective January 1, 2023.</p>		
6	<p>Unrestricted access to services for the diagnosis and treatment of rare diseases. Adds § 62Q.451.</p> <p>(a) Prohibits a health plan company from restricting where an enrollee can receive services related to the diagnosis and treatment of a rare disease or condition. Defines “rare disease or condition” as one that affects fewer than 200,000 persons in the U.S. and meets specified criteria.</p> <p>(b) States that a rare disease or condition does not include an infectious disease with widely available and known protocols that is commonly treated in an outpatient setting, even if it affects less than 200,000 persons in the U.S.</p> <p>(c) Requires that cost-sharing and benefit or services limitations for the diagnosis and treatment of rare diseases or conditions cannot place a great financial burden on the enrollee or be more restrictive than those applied for in-network medical treatment.</p> <p>(d) Provides that this subdivision does not apply to coverage provided through the State Employee Group Insurance Program.</p>	House only	

Comparison Summary of S.F. 4410 – House (S.F. 4410, second unofficial engrossment) / Senate (4410, third engrossment)

Section	HOUSE Article 7: Health Insurance		SENATE Article ...:
	This section is effective July 1, 2023, and applies to health plans offered, issued, or renewed on or after that date.		
7	<p>Services for the diagnosis, monitoring, and treatment of rare diseases.</p> <p>Amends § 256B.0625, by adding subd. 68. Requires MA coverage for services related to the diagnosis, monitoring, and treatment of a rare disease or condition to meet the requirements of § 62Q.451. Provides a January 1, 2023, effective date.</p>	House only	
8	<p>Ectodermal dysplasias.</p> <p>Amends § 256B.0625, by adding subd. 69. States that MA and MinnesotaCare cover treatment for ectodermal dysplasias. Requires coverage to meet the requirements of §§ 62A.25, 62A.28, and 62A.3096. Provides a January 1, 2023, effective date.</p>	House only	