A bill for an act
relating to commerce; prohibiting discrimination against organ or bone marrow
donors by certain insurers; amending Minnesota Statutes 2020, section 72A.20,
by adding a subdivision.

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

Section 1. Minnesota Statutes 2020, section 72A.20, is amended by adding a subdivision
to read:

Subd. 41. Discrimination based on status as a living organ or bone marrow donor
prohibited. A life insurance, long-term care insurance, or disability insurance carrier is
prohibited from declining or limiting coverage of an insured or otherwise discriminating in
the premium rating, offering, issuance, cancellation, amount of coverage, or any other
condition based solely upon the status of an insured as a living organ or bone marrow donor
and without additional actuarial risks.

EFFECTIVE DATE. This section is effective for insurance policies issued and renewed
on or after August 1, 2022.