

Subject Minnesota Lifeline Insurance Program

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Summary

This bill creates a low-cost automobile insurance program named the Minnesota Lifeline Insurance Program (the “program”). It is operated by the Minnesota Automobile Insurance Plan; the policies are issued by insurers licensed to business in this state. Participants in the program must have an adjusted gross income that is no more than 300 percent of the federal poverty level, show that all household members have health insurance, and have been continuously licensed as a driver for the past 3 years. The coverage amounts provided by the program are as listed below. Those who have committed certain moving violations are prohibited from joining the program.

Marketing and outreach for the program is funded by applying a 10 cent surcharge on policies of automobile insurance written in this state. An account is created in the special revenue fund and the surcharge is deposited in the account. There is a blank appropriation in 2026 to the commissioner of commerce to establish the program and \$20,000 each year of the biennium to the commissioner of commerce to retain an independent actuary for the program.

Coverage Type	Amount
Personal Injury Protection (PIP)	\$5,000 (basic economic loss benefits)
Bodily Injury Liability	\$30,000 per person / \$60,000 per accident
Property Damage Liability	\$10,000
Uninsured/Underinsured Motorist Coverage	\$25,000 per person / \$50,000 per accident