

Minnesota Families Affected by Changes to Commercial Insurance Coverage for Home Care Nursing Services

Families, providers, and legislators discuss the impact of commercial insurance interpretations on medically complex children receiving in-home nursing care

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Families of medically complex children in Minnesota have reported reductions in commercial insurance authorization for continuous in-home nursing care following changes in how some insurers have applied coverage requirements under state law.



“

For her entire life, that care has been delivered by skilled nurses and her devoted parents — at home”

Nick Keis, Father

Among those affected is Guinevere Keis, age five, who requires continuous skilled nursing care at home due to complex medical needs including tube feeding, supplemental oxygen, and continuous pulse oximetry monitoring. Her parents, Nick and Samantha Keis, testified before the Minnesota House Commerce Finance and Policy Committee in March 2026.

According to [testimony](#) provided by the family, Guinevere

had previously been authorized for 127 hours of nursing care per week. Following a change in how the insurer categorized continuous home care nursing services, authorized coverage was reduced to 240 hours annually. The family further stated that the reduction contributed to a hospitalization associated with approximately \$246,000 in inpatient medical costs during a 10-day stay.

“For her entire life, that care has been delivered by skilled nurses and her devoted parents — at home, where she belongs. That nursing is the only reason she has been able to live at home instead of in a hospital or an institution.”

— Nick Keis, testimony before the Minnesota House Commerce Finance and Policy Committee,

March 2026

Guinevere is a patient of [Team Select Home Care](#), which provides private duty nursing and medically complex home care services across Minnesota and several other states.

Minnesota Statute 62Q.545 has required commercial insurers to provide coverage for home care nursing services for medically complex children for more than 16 years. Questions have been raised by families, healthcare providers, and lawmakers regarding how the statute applies to continuous home care nursing services.

Representative Robert Bierman (DFL–Apple Valley) sponsored legislation during the 2026 session intended to address coverage interpretations. In remarks reported by Minnesota House Session Daily on May 12, 2026, Bierman stated that questions regarding coverage requirements should be addressed through the legislative process.

Legislation addressing the issue was not enacted during the 2026 legislative session. Discussions among families, healthcare providers, insurers, lawmakers, and state agencies regarding the application of Minnesota Statute 62Q.545 to continuous home care nursing services are ongoing.

Home care nursing services for medically complex children typically involve continuous skilled nursing oversight and differ from traditional short-term home health visits in both scope and duration.

About Team Select Home Care

Team Select Home Care provides in-home nursing and caregiver support services for medically complex pediatric and adult patients across multiple states, including Minnesota. The organization specializes in private duty nursing, long-term home-based clinical care, and family-centered support programs.

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