

**HOUSE BILL NO. 1226**

Introduced by

Representatives Porter, Devlin, Keiser, Svedjan

Senators Cook, Stenehjem

1 A BILL for an Act to create and enact a new section to chapter 26.1-36 of the North Dakota  
2 Century Code, relating to providing basic health insurance coverage for individuals and small  
3 employers.

4 **BE IT ENACTED BY THE LEGISLATIVE ASSEMBLY OF NORTH DAKOTA:**

5 **SECTION 1.** A new section to chapter 26.1-36 of the North Dakota Century Code is  
6 created and enacted as follows:

7 **Basic health insurance coverage - Exceptions to required coverage.**

- 8 1. An insurance company, a nonprofit health service corporation, or a health  
9 maintenance organization may deliver, issue, execute, and renew a basic health  
10 insurance policy, health service contract, or evidence of coverage on an individual  
11 basis or an employer group, blanket, franchise, or association basis for employers  
12 with fewer than twenty-five employees.
- 13 2. The basic health insurance coverage policy, contract, or evidence of coverage  
14 under this section is not subject to sections 26.1-36-06.1, 26.1-36-08, 26.1-36-09,  
15 26.1-36-09.1, 26.1-36-09.3, 26.1-36-09.6, 26.1-36-09.7, 26.1-36-09.8,  
16 26.1-36-09.9, 26.1-36-09.10, 26.1-36-12.1, and 43-13-31. However, the insurance  
17 company, nonprofit health service corporation, or health maintenance organization  
18 shall make the coverage required under these sections available at the option of  
19 the individual or employer and may charge an additional premium for each  
20 coverage provided.
- 21 3. Any law that becomes effective after January 1, 2001, which provides for an  
22 accident and health insurance coverage mandate does not apply to a basic health  
23 insurance policy issued under this section unless the law specifically identifies  
24 application to a basic health insurance coverage policy.