

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 fifty 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, 26.1-36-09.1,
15 26.1-36-09.3, 26.1-36-09.6, 26.1-36-09.7, 26.1-36-09.9, 26.1-36-09.10, and
16 43-13-31. However, the insurance company, nonprofit health service corporation,
17 or health maintenance organization shall make the coverage required under these
18 sections available at the option of the individual or employer and may charge an
19 additional premium for each coverage provided.
- 20 3. Any law that becomes effective after January 1, 2001, which provides for an
21 accident and health insurance coverage mandate does not apply to a basic health
22 insurance policy issued under this section unless the law specifically identifies
23 application to a basic health insurance coverage policy.