

Sixty-first
Legislative Assembly
of North Dakota

HOUSE BILL NO.

Introduced by

Representatives Keiser, Carlson

(Approved by the Delayed Bills Committee)

1 A BILL for an Act to provide for a legislative council study of factors impacting the cost of health
2 insurance.

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

4 **SECTION 1. LEGISLATIVE COUNCIL STUDY - HEALTH INSURANCE COST.**

- 5 1. During the 2009-10 interim, the legislative council shall consider studying the
6 factors impacting the cost of health insurance. The factors considered in the study
7 must include:
- 8 a. Minimum loss ratio;
 - 9 b. Three tier rating bands;
 - 10 c. The effect of the federal Employee Retirement Income Security Act, Medicare,
11 Medicaid, and the state children's health insurance program on individual and
12 small group pricing;
 - 13 d. Options for self-funding, fully insured funding, and combinations of these two
14 methods of funding;
 - 15 e. Prepaid coverage versus risk coverage;
 - 16 f. Corporate structure of health insurance companies;
 - 17 g. Health insurance company subsidiaries;
 - 18 h. Rate, form, and reserve approval requirements;
 - 19 i. Statutory barriers to competition and lower costs;
 - 20 j. The role of health promotion versus risk coverage;
 - 21 k. Transparency requirements based on tax incentive benefits;
 - 22 l. Plan design or coverage options;
 - 23 m. Health service mandates;
 - 24 n. Uninsured and underinsured North Dakotans;

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- 1 o. Proposed federal changes in health care coverage; and
- 2 p. Other health insurance cost and competition factors.
- 3 2. The legislative council shall report its findings and recommendations, together with
- 4 any legislation required to implement the recommendations, to the sixty-second
- 5 legislative assembly.