



Giving Patients Freedom of Choice in Health Care

HOUSE BILL NO. 1465 – 67TH LEGISLATIVE ASSEMBLY OF NORTH DAKOTA

HB1465 gives patients new freedoms to choose their health care provider by guaranteeing medical providers have the right to negotiate inclusion in health care networks with insurers.

As healthcare networks have consolidated across the country, some insurance plans provide patients with fewer choices to see local medical experts. The bill requires good faith negotiation between medical providers and insurers, giving patients the benefit of expanded options to choose their medical providers. Importantly medical providers only if they are willing, qualified, and meet the conditions for participation established by the insurer.

MORE THAN JUST DOCTORS: HB 1465 expands patient choice for many types of health care providers including family physicians, surgeons, specialty physicians, physical and occupational therapists, chiropractors, nurse practitioners, dieticians, mental health providers and more.

INCREASED PATIENT CHOICE: House Bill 1465 makes it more likely that patients can see the doctor of their choice. Insurance companies must admit to their networks providers who meet their standards and agree to the insurance companies' terms. This will increase competition and help to control spiraling medical costs.

PATIENT COSTS: This simple bill would allow any North Dakotan/patient to visit their chosen provider without paying more. HB1465 virtually eliminates out-of-network personal medical fees and will help control out-of-pocket costs and co-pays while improving medical outcomes. There is no credible research which shows upward pressure on costs will go up. With out-of-pocket fees reduced or eliminated, North Dakotans will spend less out-of-pocket.

EXPANDED ACCESS TO LOCAL SPECIALISTS: Many providers have extra training including residencies and fellowships in very specific sub-specialties. HB 1465 opens new options for patients to access local sub-specialists rather than travel hundreds of miles for the same care.

BETTER PATIENT OUTCOMES: HB1465 will allow families to see doctors and other medical providers they know and trust. This will cut unnecessary re-testing by providers and reduces the probability of diagnostic prescription errors.

HEALTH CARE SYSTEM PLANS: HB 1465 allows patients to utilize medical providers outside major health care systems without suffering additional expenses. Many patients are forced to use providers in insurance company networks or pay extra, and some are even required to undergo unnecessary travel at their own expense.

ONLY PRIVATE MEDICAL INSURANCE: The bill does not apply to all health insurers, nor to certain kinds of insurance and plans including those involving specific disease, indemnity, accident only, dental, vision, Medicare supplement, long-term care or disability income, and workers' compensation.

PHARMACISTS HAVE HELD THIS ACCESS FOR DECADES: Since 1989, North Dakota pharmacists have had essentially the same guarantee for more than three decades.

OVERWHELMING SUPPORT IN SOUTH DAKOTA: In 2014 South Dakota voters overwhelmingly adopted patient choice at the ballot box by 62 percent to 38 percent. This has caused a positive impact on the state's health care industry and allowed for increased competition amongst providers reducing costs to patients and insurers.

WHY NORTH DAKOTA: In a State where many patients are forced to travel long distances to use in-network providers, HB 1465 will give them the ability to use a local provider with the same specialties. North Dakotans will experience fewer constraints on choosing healthcare providers due to factors such as changes in employment and insurance plans.

North Dakotans for Open Access Healthcare supports House Bill No. 1465 because patients should have more options and having a consistent, ongoing relationship with a provider is in the best interest of quality care.