



**Senate Human Services Committee**

**HB 1465**

**March 9, 2021**

Chair Lee and Committee Members, I am Courtney Koebele, the Executive Director of the North Dakota Medical Association. The North Dakota Medical Association is the professional membership organization for North Dakota physicians, residents, and medical students.

NDMA supports HB 1465 which provides that a health insurer may not exclude a health care provider the right to participate as a participating provider for any policy on the same terms and conditions as are offered to any other provider of health care services under the policy.

As others have discussed, similar legislation has been enacted in several states. This legislation supports the idea that any provider willing to meet reasonable standards of care and quality set by the insurance plan should be able to care for the plan's beneficiaries. We are aware of health insurer's claims that this would increase health care costs. However, we would argue that the increased competition should provide for lower costs for patients and health care insurers.

The policies in this bill are helpful because it means providers can't be "locked out" of products that are "narrow network" and means patients have the broadest possible choice of products that can include their preferred healthcare provider. Patients deserve the freedom to choose their own doctor. This bill allows families to see doctors and other medical providers they know and trust.

HB 1465 supports having a consistent and on-going relationship with a provider that is in the best interest of patient/physician relationship. We urge a DO PASS. Thank you for the opportunity to testify today. I would be happy to answer any questions.