TESTIMONY OF SCOTT MILLER House Bill 1411 – Prosthetic Device Coverage

Good Afternoon, my name is Scott Miller. I am the Executive Director of the North Dakota Public Employees Retirement System, or NDPERS. I am here to testify in a neutral position regarding House Bill 1411.

HB 1411 would expand the PERS health plan coverage regarding prosthetic appliances and limbs, to include repair or replacement if medically appropriate. This change would align the PERS health plan with other fully-insured and self-insured plans. Since it expands coverage, we anticipate it will result in an increase in total claims. Our consultant estimates it will increase total claims costs by between 0.3% and 0.4%, which will be reflected in increased premiums. The House amended the bill to require that any increase in premium be paid out of our health insurance reserve fund, which currently has a balance of approximately \$52.3 million.