

Introduced by

Legislative Council

(Insurance and Health Care Committee)

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 insurance coverage of ambulance services for prehospital emergency  
3 medical services.

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 **Health insurance policy and health service contract - Prehospital emergency**  
8 **medical services.**

- 9 1. In this section, unless the context or subject matter otherwise requires:
- 10 a. "Ambulance service" means a service licensed under chapter 23-27.
- 11 b. "Emergency medical condition" means a medical condition that manifests
- 12 itself by symptoms of sufficient severity which may include severe pain and
- 13 that a prudent layperson who possesses an average knowledge of health and
- 14 medicine could reasonably expect the absence of medical attention to result
- 15 in placing the person's health in jeopardy, serious impairment of a bodily
- 16 function, or serious dysfunction of any body part.
- 17 2. An insurance company, nonprofit health service corporation, or health maintenance
- 18 organization may not deliver, issue, execute, or renew any health insurance policy,
- 19 health service contract, or evidence of coverage that provides prehospital
- 20 emergency medical services benefits on an individual, group, blanket, franchise, or
- 21 association basis unless the policy, contract, or evidence of coverage provides
- 22 prehospital emergency medical services benefits in the case of an emergency
- 23 medical condition.

- 1           3.    The coverage required under this section does not require coverage in excess of
- 2               policy aggregate limits.
- 3           4.    This section does not prevent an insurance company, nonprofit health service
- 4               corporation, or health maintenance organization from imposing deductibles,
- 5               coinsurance, or other cost sharing in relation to benefits for prehospital emergency
- 6               medical services.