

**SENATE BILL NO. 2386**

Introduced by

Senators Triplett, Mathern

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 denial of an application for an accident and health insurance policy.

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

4 **SECTION 1.** A new section to chapter 26.1-36 of the North Dakota Century Code is  
5 created and enacted as follows:

6 **Medical basis of denial, cancellation, or nonrenewal.** An insurance company, a  
7 nonprofit health service corporation, or a health maintenance organization that denies an  
8 application for, cancels, or fails to renew accident and health insurance upon the basis of a  
9 disease or medical condition shall notify the individual applicant or the individual insured of that  
10 denial, cancellation, or nonrenewal. A notification under this section must specify the medical  
11 basis of the action. If a state or federal law prohibits the disclosure of the medical basis of the  
12 action, the notification must provide instructions regarding any release required to authorize  
13 disclosure of this information. This section applies to accident and health insurance issued on  
14 an individual, group, blanket, franchise, or association basis.