

**HOUSE BILL NO. 1281**

Introduced by

Representatives Kasper, Headland, Keiser, Ruby, Thoreson

Senator Wardner

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 individual accident and health insurance coverage.

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 created  
5 and enacted as follows:

6 **Health insurance coverage not required.**

- 7 1. Regardless of whether a resident of this state has or is eligible for health insurance  
8 coverage under a health insurance policy, health service contract, or evidence of  
9 coverage by or through an employer or under a plan sponsored by the state or federal  
10 government, the resident is not required to obtain or maintain a policy of individual  
11 health insurance coverage except as may be required by a court or by the department  
12 of human services through a court or administrative proceeding.
- 13 2. This title does not render a resident of North Dakota liable for any penalty,  
14 assessment, fee, or fine as a result of the resident's failure to procure or obtain health  
15 insurance coverage.
- 16 3. This section does not apply to an individual who voluntarily applies for coverage under  
17 a state-administered program pursuant to the medical assistance program under  
18 title XIX of the federal Social Security Act [42 U.S.C. 1396 et seq.] or the state's  
19 children's health insurance program under title XXI of the federal Social Security Act  
20 [42 U.S.C. 1397aa et seq.]. This section does not apply to a student who is required  
21 by an institution of higher education to obtain and maintain health insurance as a  
22 condition of enrollment. This section does not impair the rights of an individual to  
23 contract privately for health insurance coverage for family members or former family  
24 members.

