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Sixty-seventh
Legislative Assembly
of North Dakota

**FIRST ENGROSSMENT
with Senate Amendments
ENGROSSED HOUSE BILL NO. 1465**

Introduced by

Representatives Westlind, Tveit, Weisz

1 A BILL for an Act to provide for a legislative management study of health insurance networks.

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

3 **SECTION 1. LEGISLATIVE MANAGEMENT STUDY - HEALTH INSURANCE**

4 **NETWORKS.**

5 1. During the 2021-22 interim, the legislative management shall consider studying health
6 insurance networks, including narrow networks. The study must include:

7 a. Consideration of the use and regulation of broad and narrow networks in the
8 state by individuals and employers, the sales and marketing of broad and narrow

9 ~~networks, opportunities for consumer choice-of-provider implications, and premium~~
10 ~~differentials,~~

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11 ~~offered among states with choice-of-provider laws between broad and narrow~~
12 ~~networks;~~

13 b. A review of legislative and court history regarding the impact of choice-of-provider
14 laws on exclusive provider organizations and

15 preferred provider organizations and regulations how choice-of-provider laws
16 apply to risk-pooled that apply to health plans

17 regulated by the federal Employee Retirement Income Security Act of 1974;

18 c. **Impact of the consolidation of the health care market on consumer cash prices,**
19 **insurance plan deductibles and premiums prices, and consumer options.**

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20 ed. A comparison of health maintenance organizations provider network designs and
21 other health insurer provider network designs; ~~and~~

22 es. A review of how vertical integrated networks utilize HMO plans.

23 f. A comparison of premiums of health benefit plans offered in the individual and
24 small group markets in relation to the provider network design associated with
25 those plans along with the growth of value-based purchasing.

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26 2. The legislative management shall report its finding and recommendations, together
27 with any legislation required to implement the recommendations, to the sixty-eighth