

SENATE BILL NO. 2074

Presented by: **Chrystal Bartuska**
 Life/Health/Medicare Division Director
 North Dakota Insurance Department

Before: **Senate Industry, Business and Labor**
 Senator Jerry Klein, Chairman

Date: **January 12, 2021**

TESTIMONY

Good Morning, Chairman Klein and members of the committee. My name is Chrystal Bartuska and I am the Life and Health Division Director for the North Dakota Insurance Department. I appear before you to introduce Senate Bill No. 2074.

This bill is intended to amend a section of the insurance title to allow for consumers in the group market more access to their claims data when shopping for new health insurance policies for their companies. The department worked with the four health insurance companies of the state and this is the agreed upon verbiage.

The current section of code only allows for employers with fifty-one or more eligible employees, which is being removed on line 6 to allow for smaller groups to get their data. Lines 14 through 22, which are being added at the suggestion of the insurance carriers, will create consistency of this data across the market, which will make shopping easier for consumers.

We also want to submit an amendment to the bill, which I have attached with my testimony, that would address any concerns regarding HIPPA privacy.

In conclusion, I respectfully request a “do pass” recommendation from this committee on Senate Bill No. 2074. I am happy to take any questions.

Prepared by the North Dakota
Insurance Department
January 12, 2021

PROPOSED AMENDMENTS TO SENATE BILL NO. 2074

Page 1, after line 22, insert:

“d. Any person that obtains a report under this section must treat the data in compliance with the federal Health Insurance Portability and Accountability Act of 1996 [Pub. L. 104-191; 110 Stat. 1936; 29 U.S.C. 1181 et seq.]”

Renumber accordingly