

Introduced by

Representatives Karls, Kiefert, Rohr, Satrom, Steiner

Senator Dever

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 out-of-pocket expenses for health care services.

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 **Out-of-pocket expenses - Health care services.**

7 1. As used in this section:

8 a. "Cost sharing" means any coinsurance or deductible under a policy.

9 b. "Enrollee" means an individual entitled to health care services under a policy.

10 c. "Health care services" means items or services furnished to an enrollee for the
11 purpose of preventing, alleviating, curing, or healing human illness, injury, or
12 physical disability.

13 d. "Policy" means an accident and health insurance policy, contract, or evidence of
14 coverage on a group, individual, blanket, franchise, or association basis.

15 2. To the extent permitted by federal law and regulation, an insurer may not deliver,
16 issue, execute, or renew a policy that provides health care services coverage unless
17 that policy provides when calculating an enrollee's overall contribution to any
18 out-of-pocket maximum or any cost-sharing requirement under the policy, the
19 calculation must include any amount paid by the enrollee or paid on behalf of the
20 enrollee by another person.