



Senate Human Services Committee

HB 1416

March 14, 2023

Chair Lee and Committee Members, I am Courtney Koebele, the Executive Director of the North Dakota Medical Association. The North Dakota Medical Association is the professional membership organization for North Dakota physicians, residents, and medical students. NDMA supports HB 1416.

HB 1416 provides that a health insurer that is part of an integrated delivery network may not exclude a physician/healthcare provider from its insurance products if the physician/healthcare provider is willing and fully qualified to meet the terms and conditions of participation, as established by the health insurer.

HB 1416 can reduce patient's out-of-network personal medical fees and will help control out-of-pocket costs and co-pays while improving medical outcomes. It eliminates unnecessary re-testing by providers not familiar with case histories and reduces probability of diagnostic errors. In addition, the increase in competition will aid in controlling spiraling medical costs.

This is helpful because it means providers can't be "locked out" of products with a "narrow network" and means patients have the broadest possible choice of products that can/may include their preferred physician/healthcare provider.

Having a consistent and on-going relationship with a health care provider is in the best interest of quality care and patients deserve the freedom to choose their own physician/healthcare provider. This bill allows families to see physicians and other medical providers they know and trust.

We urge a DO PASS on HB 1416. Thank you for the opportunity to testify today. I would be happy to answer any questions.