Sixty-eighth Legislative Assembly of North Dakota

## **SENATE BILL NO. 2135**

Introduced by

Senators Lee, Bekkedahl, Mathern

Representatives Ista, Rohr, Satrom

- 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 assignment of dental insurance benefits; and to provide for
- 3 application.

## 4 BE IT ENACTED BY THE LEGISLATIVE ASSEMBLY OF NORTH DAKOTA:

- 5 **SECTION 1.** A new section to chapter 26.1-36 of the North Dakota Century Code is created
- 6 and enacted as follows:

## 7 Dental insurance - Assignment.

- 8 <u>An individual or group insurance policy covering dental services may not be issued or</u>
- 9 renewed unless the policy authorizes the insured or beneficiary to assign reimbursement for
- 10 health or dental care services directly to the provider of services. Under this assignment, the
- 11 insurer, if authorized by the insured or beneficiary, shall pay directly to the provider the amount
- 12 of the claim under the same criteria and payment schedule as would have been reimbursed
- 13 directly to the insured.
- 14 A Non-contracted or out of network provider reimbursed by an insurance policy may not
- 15 bill the insured for the difference between the insurance payment and the provider's charge.
- 16 SECTION 2. APPLICATION. This Act applies to insurance policies issued or renewed on or
- 17 after the effective date of this Act.