

February 3, 2023

Dear North Dakota Legislator;

I am an independent North Dakota physician requesting your consideration of HB 1416, which seeks to expand choices for patient-citizens of our great State.

Currently, some medical insurance plans in the State restrict their participants to certain networks of care providers, thereby limiting their freedom of choice in who they want for their medical care.

I have been a physician in North Dakota for 42 years, and I can tell you that virtually all patients would like to choose the Doctor they want. I have, innumerable times, had patients come to me 'out of network' at considerable extra expense, or had patients call to see if they can somehow come to our Clinic with the insurance plan they have.

'Closed' networks are inherently negative for patients, and only serve to try to corner the market for the large clinics and hospitals. We independents are willing to see these patients for the same fee that is given to the 'in network' providers.

Thanks for your consideration.

Steve Bagan, M.D.