

**Sixty-ninth Legislative Assembly of North Dakota
In Regular Session Commencing Tuesday, January 7, 2025**

HOUSE BILL NO. 1471

(Representatives Christianson, Dockter, Kasper, Koppelman, Ostlie, Finley-DeVillie, Louser)
(Senators Bekkedahl, Paulson, Cleary, Meyer, Lee)

AN ACT to create and enact a new section to chapter 26.1-47 of the North Dakota Century Code, relating to method of dental payment options in preferred provider arrangements.

BE IT ENACTED BY THE LEGISLATIVE ASSEMBLY OF NORTH DAKOTA:

SECTION 1. A new section to chapter 26.1-47 of the North Dakota Century Code is created and enacted as follows:

Method of dental payment option.

1. A preferred provider arrangement may not include restrictions on methods of payment from the dental insurer or third-party payor vendor to the dental provider in which the only acceptable payment method is a credit card payment.
2. If initiating or changing payments to a dental provider using electronic funds transfer payments, including virtual credit card payments, a dental insurer or the contracted vendor shall:
 - a. Notify the dental provider if any fees are associated with a particular payment method;
 - b. Advise the dental provider of the available methods of payment and provide clear instructions to the dental provider as to how to select an alternative payment method that does not impose fees or similar charges on the provider; and
 - c. Notify the dental provider if the dental insurer is sharing a part of the profit of the fee charged by the credit card company to pay the claim.
3. A dental provider or a contracted vendor, which initiates or changes payments to a dental provider through the automated clearinghouse network, under title 45, Code of Federal Regulations, sections 162.1601 and 162.1602, may not charge a fee solely to transmit the payment to a dental provider unless the dental provider has consented to the fee. A dental provider's agent may charge reasonable fees if transmitting an automated clearinghouse network payment related to transaction management, data management, portal services, and other value-added services in addition to the bank transmittal.
4. As used in this section, "dental insurer" and "dental provider" have the same meaning as in section 26.1-36.9-01.

Speaker of the House

President of the Senate

Chief Clerk of the House

Secretary of the Senate

This certifies that the within bill originated in the House of Representatives of the Sixty-ninth Legislative Assembly of North Dakota and is known on the records of that body as House Bill No. 1471.

House Vote: Yeas 93 Nays 0 Absent 1

Senate Vote: Yeas 45 Nays 0 Absent 2

Chief Clerk of the House

Received by the Governor at _____ M. on _____, 2025.

Approved at _____ M. on _____, 2025.

Governor

Filed in this office this _____ day of _____, 2025,

at _____ o'clock _____ M.

Secretary of State