

## IBL SB 2280 March 17, 2025

My name is Kirsten Dvorak, Executive Director of The Arc of North Dakota, an organization dedicated to promoting and protecting the human rights of individuals with intellectual and developmental disabilities (IDD). For 65 years, we have advocated for inclusive services that empower individuals with disabilities to lead meaningful, independent lives in their communities.

We support Senate Bill No. 2280, designed to improve transparency, accountability, and promptness in the health and dental insurance authorization process. This legislation is vital for individuals with IDD, who often face unwarranted delays and denials when seeking essential medical care.

People with IDD depend on specialized therapies and ongoing medical treatments to support their health and independence. Delays in obtaining prior authorization can lead to serious interruptions in treatment, adversely affecting health outcomes. By requiring prior authorization decisions to be made within seven calendar days for non-urgent cases and within 72 hours for urgent health care services, Senate Bill 2280 aims to eliminate detrimental delays for individuals needing continuous and prompt care.

Additionally, the legislation ensures that prior authorizations for chronic or long-term care conditions are valid for a full 12 months. This adjustment significantly alleviates the administrative burden on families and healthcare providers, who would otherwise have to reapply frequently. Many individuals with intellectual and developmental disabilities (IDD) need lifelong management for chronic conditions like epilepsy, cerebral palsy, and various complex medical issues. Interruptions in authorization can result in serious setbacks, such as hospitalizations, loss of function, heightened pain, and a reduced quality of life. Caregivers and families navigate a challenging healthcare environment, and additional administrative obstacles only increase stress and financial pressures, making it harder to maintain consistent, high-quality care.

This bill establishes essential protections against disruptions by simplifying the prior authorization process and enhancing long-term stability for individuals with IDD and their caregivers. Additionally, it ensures continuity of care by recognizing prior authorizations for a minimum of 60 days when an enrollee switches insurers, thus preventing unnecessary interruptions in services and potential health decline.

Safeguards against retrospective denials mean that once authorization is granted, it remains valid for 45 business days unless fraud is suspected, giving individuals and families reassurance and stability in their care. By removing prior authorization requirements for emergency medical services, Senate Bill No. 2280 guarantees that individuals with IDD can access timely medical care without bureaucratic hurdles. The Arc of North Dakota passionately supports equitable and accessible healthcare, believing this bill significantly lowers administrative barriers and streamlines access to necessary services for those with IDD.

We urge the committee to support Senate Bill No. 2280 and prioritize the health and well-being of North Dakotans with disabilities.

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