

Chairman Barta and Members of the Committee -

Good Afternoon - my name is Dylan Wheeler, Head of Government Affairs with Sanford Health Plan. Today, speaking in a neutral capacity on SB2124, with a request for an amendment related to the emergency clause.

We understand and acknowledge the intent of the Insurance Department in pursuing the Market Conduct Annual Statement report – known in the industry as an MCAS report. Through our broader footprint, we submit MCAS reports to various state agencies. The MCAS report is a very in depth, dense, and deep dive data request into multiple areas of health insurance operations, coverage, claims, etc. The MCAS report, through the National Association of Insurance Commissioners (NAIC), is a model reporting standard for industry. We appreciate the Department also taking proactive steps to aggregate carrier information and apply confidential standards with reported information.

Sanford Health Plan does not object to nor oppose pursuing the MCAS reporting requirement for North Dakota. As this report is quite deep in terms of information needed to be gathered, we are requesting removing the Emergency Clause and delaying reporting until next year.

We anticipate that the MCAS report will take some time to build internally, cross check data validation, and work through any data/tech issues that come along with building a new report. We look forward to working with the Department in collecting, submitting the MCAS report, and understanding the next steps through the reported information.

I appreciate the committee's time and please let me know if you have any questions.

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