

Industry and Business SB 2280 February 5th, 2025

Chairman Barta and members of Industry and Business,

My name is Kirsten Dvorak, and I represent 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 are writing to express our support for Senate Bill No. 2280, which aims to enhance transparency, accountability, and timeliness in the prior authorization process for health and dental insurance. This legislation is crucial for individuals with IDD, who often face unnecessary delays and denials when seeking essential medical care.

Individuals with IDD rely on specialized therapies and ongoing medical treatments to maintain their health and independence. Delays in prior authorization can lead to serious consequences, including disruptions in treatment and worsening health outcomes. By mandating prior authorization decisions within two business days for non-urgent cases and within 24 hours for urgent cases, this bill helps prevent harmful delays for those requiring continuous and immediate care.

Additionally, Senate Bill 2280 ensures that prior authorizations for chronic conditions remain valid for 12 months. This change reduces the administrative burden on families and providers, who would otherwise have to reapply frequently. Many individuals with IDD need lifelong management for conditions such as epilepsy, cerebral palsy, and other complex medical issues. Disruptions in authorization can lead to severe setbacks, including hospitalizations, loss of function, increased pain, and a diminished quality of life. Caregivers and families already navigate a challenging healthcare system, and added administrative hurdles increase stress and financial strain, making it harder to provide consistent, high-quality care.

This bill creates essential safeguards against these disruptions by streamlining the prior authorization process and supporting long-term stability for individuals with IDD and their support networks.

In addition, the bill guarantees continuity of care by honoring prior authorizations for at least 60 days when an enrollee changes insurers. This provision prevents unnecessary service interruptions that could result in health deterioration. Additionally, protections against retrospective denials ensure that once approval is granted, it cannot be revoked for 45 business days, providing individuals and families with peace of mind and stability in their care.

Eliminating prior authorization for emergency medical services ensures individuals with IDD receive timely care without bureaucratic delays—the Arc of North Dakota advocates for equitable and accessible healthcare. Senate Bill 2280 reduces administrative barriers, simplifying access to essential services for individuals with IDD.

I urge the committee to support Senate Bill 2280 and prioritize the health and well-being of North Dakotans with disabilities.

Kirsten Dvorak
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