

Fifty-fifth  
Legislative Assembly  
of North Dakota

**HOUSE BILL NO. 1287**

Introduced by

Representatives Svedjan, Price

Senators Lips, Thane

1 A BILL for an Act to create and enact a new section to title 26.1 of the North Dakota Century  
2 Code, relating to the definition of limited benefit policy and the circumstances under which  
3 statutes affect those types of policies.

4 **BE IT ENACTED BY THE LEGISLATIVE ASSEMBLY OF NORTH DAKOTA:**

5 **SECTION 1.** A new section to title 26.1 of the North Dakota Century Code is created  
6 and enacted as follows:

7 **Definition of limited benefit policy - Application.** In this title, "limited benefit policy"  
8 means a policy or certificate issued under a group insurance policy that provides coverage for  
9 accident-only, credit, dental, vision, medicare supplement, long-term care, or disability income  
10 insurance; coverage issued as a supplement to liability insurance, or automobile medical  
11 payment or no-fault insurance; or a policy or certificate of specified disease, hospital  
12 confinement indemnity, or any other type of limited benefit health insurance. Any statute that  
13 becomes effective after January 1, 1997, and affects accident and health insurance, or any  
14 hospital, medical, or major medical policy, whether issued on a group or individual basis, does  
15 not apply to a limited benefit policy unless the statute specifically identifies application to a  
16 limited benefit policy.