

Introduced by

1 A BILL for an Act to create and enact a new section to chapter 26.1-36 of the North Dakota  
2 Century Code, relating to insurance coverage of ambulance services for prehospital emergency  
3 medical services.

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

5 **SECTION 1.** A new section to chapter 26.1-36 of the North Dakota Century Code is  
6 created and enacted as follows:

7 **Health insurance policy and health service contract - Prehospital emergency**  
8 **medical services.**

- 9 1. In this section, unless the context or subject matter otherwise requires:
- 10 a. "Ambulance service" means a service licensed under chapter 23-27.
- 11 b. "Emergency medical condition" means a medical condition, the onset of which  
12 is sudden, that manifests itself by symptoms of sufficient severity, including  
13 severe pain, that a prudent layman, who possesses an average knowledge of  
14 health and medicine, could reasonably expect the absence of medical  
15 attention to result in placing the person's health in jeopardy, serious  
16 impairment of a bodily function, or serious dysfunction of any body part.
- 17 2. An insurance company, nonprofit health service corporation, or health maintenance  
18 organization may not deliver, issue, execute, or renew any health insurance policy,  
19 health service contract, or evidence of coverage that provides prehospital  
20 emergency medical services benefits on an individual, group, blanket, franchise, or  
21 association basis unless the policy, contract, or evidence of coverage provides  
22 prehospital emergency medical services benefits in the case of an emergency  
23 medical condition.

Fifty-sixth  
Legislative Assembly

- 1           3.    The coverage required under this section does not require coverage in excess of
- 2                    policy aggregate limits.
- 3           4.    This section does not prevent an insurance company, nonprofit health service
- 4                    corporation, or health maintenance organization from imposing deductibles,
- 5                    coinsurance, or other cost sharing in relation to benefits for prehospital emergency
- 6                    medical services.