

HOUSE CONCURRENT RESOLUTION NO. 3075

Introduced by

Representatives Sandvig, Delmore, Ekstrom

Senators Heitkamp, Thane, Watne

1 A concurrent resolution directing the Legislative Council to study insurance discrimination
2 against victims of domestic violence.

3 **WHEREAS**, many insurance companies deny victims of domestic violence access to
4 insurance by using domestic violence as an underwriting criterion; and

5 **WHEREAS**, victims of domestic violence will stop seeking appropriate and necessary
6 medical treatment, counseling, legal intervention, and other forms of assistance if insurers use
7 information in the victim's medical records to deny insurance; and

8 **WHEREAS**, victims of domestic violence will not disclose domestic violence as the
9 cause of a victim's injuries, and health care providers may stop identifying and documenting
10 domestic violence if this documentation puts patients at risk of losing insurance; and

11 **WHEREAS**, a legislative study of this issue may result in recommendations to eliminate
12 insurance discrimination against victims of domestic violence or to reduce the possibility of
13 victims not seeking appropriate and necessary treatment;

14 **NOW, THEREFORE, BE IT RESOLVED BY THE HOUSE OF REPRESENTATIVES**
15 **OF NORTH DAKOTA, THE SENATE CONCURRING THEREIN:**

16 That the Legislative Council study insurance discrimination against victims of domestic
17 violence; and

18 **BE IT FURTHER RESOLVED**, that the Legislative Council report its findings and
19 recommendations, together with any legislation required to implement the recommendations, to
20 the Fifty-seventh Legislative Assembly.