

**SENATE BILL NO.**

Introduced by

Senator Mathern

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 denial of an application for an accident and health insurance policy.

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

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

6 **Medical basis of denial, cancellation, or nonrenewal.** If an insurance company,  
7 nonprofit health service corporation, or health maintenance organization denies an application  
8 for, cancels, or fails to renew accident and health insurance upon the basis of a disease or  
9 medical condition, the notification of that denial, cancellation, or nonrenewal must specify the  
10 medical basis of the action. If a state or federal law prohibits the disclosure of the medical basis  
11 of the action, the notification must provide instructions regarding any release required to  
12 authorize disclosure of this information. This section applies to accident and health insurance  
13 issued on an individual, group, blanket, franchise, or association basis.