

Sixty-first  
Legislative Assembly  
of North Dakota

**SENATE CONCURRENT RESOLUTION NO.**

Introduced by

Senator Nething

1 A concurrent resolution directing the Legislative Council to study the feasibility and desirability  
2 of modifying the health insurance rate filing and appeal process.

3 **WHEREAS**, maintaining a solvent and vibrant health insurance market in North Dakota  
4 is imperative for our citizens; and

5 **WHEREAS**, escalating health care costs result in increasing health insurance  
6 premiums; and

7 **WHEREAS**, adequate health insurance reserves are critical in protecting health  
8 insurance policyholders from catastrophic events; and

9 **WHEREAS**, delays in the approval of health insurance premium rates and the length of  
10 time for appeals of these rate decisions result in even higher health insurance premiums in the  
11 future and unnecessary depletion of critical insurance reserves;

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

14 That the Legislative Council study the feasibility and desirability of modifying the health  
15 insurance rate filing and appeal process; and

16 **BE IT FURTHER RESOLVED**, that the Legislative Council report its findings and  
17 recommendations, together with any legislation required to implement the recommendations, to  
18 the Sixty-second Legislative Assembly.