

**HOUSE BILL NO.**

Introduced by

Representatives Keiser, Carlson

(Approved by the Delayed Bills Committee)

1 A BILL for an Act to provide for a legislative council study of factors impacting the cost of health  
2 insurance.

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

4 **SECTION 1. LEGISLATIVE COUNCIL STUDY - HEALTH INSURANCE COST.**

- 5 1. During the 2009-10 interim, the legislative council shall consider studying the  
6 factors impacting the cost of health insurance. The factors considered in the study  
7 must include:
- 8 a. Minimum loss ratio;
  - 9 b. Three tier rating bands;
  - 10 c. The effect of the federal Employee Retirement Income Security Act, Medicare,  
11 Medicaid, and the state children's health insurance program on individual and  
12 small group pricing;
  - 13 d. Options for self-funding, fully insured funding, and combinations of these two  
14 methods of funding;
  - 15 e. Prepaid coverage versus risk coverage;
  - 16 f. Corporate structure of health insurance providers;
  - 17 g. Health insurance provider subsidiaries;
  - 18 h. Rate, form, and reserve approval requirements;
  - 19 i. Statutory barriers to completion and lower costs;
  - 20 j. The role of health promotion versus risk coverage;
  - 21 k. Transparency requirements based on tax incentive benefits;
  - 22 l. Plan design or coverage options;
  - 23 m. Health service mandates;
  - 24 n. Uninsured and underinsured North Dakotans;

Sixty-first  
Legislative Assembly

- 1                   o.   Proposed federal changes in health care coverage; and
- 2                   p.   Other health insurance cost factors.
- 3                2.   The legislative council shall report its findings and recommendations, together with
- 4                   any legislation required to implement the recommendations, to the sixty-second
- 5                   legislative assembly.