

Brandenburg, Michael D.

From: Tara Brandner <tara@raisingeverlastinghope.org>
Sent: Sunday, February 7, 2021 3:14 PM
Subject: IMPORTANT: regarding actuarial review for HB 1147
Attachments: ND Fiscal Review Response 2.7.21.docx

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Dear Committee Member,

I need to clarify very important details about the errors in the actuarial before you make your decision on this extremely important bill. Upon speaking with Dan Plante of Delottie it was found that:

1. This report was done based on the original bill. They had not seen the amendment to cap coverage at \$50,000. Keep in mind your plan already covers \$20,000 for these benefits.

2. Utilization was not calculated. They note " for non-Medicare subscribers in the uniform group insurance program" which should be 17% of that population. In addition, only 3% utilize ART procedures. Upon reviewing their calculations, they are completely skewed.

3. They allowed Sanford Health Plan to place "technical comments" that we find purposefully inflammatory. These technical comments do not belong in a financial review, especially when they have nothing to do with the proposed legislation. When I communicated with the insurance carriers over the last 9 months, these questions and concerns were never brought up.

4. This study included costs related to pregnancy/delivery. In reviews conducted by states with mandates, they do not add costs related to pregnancy/delivery as that then falls into OB-GYN care and coverage.

5. The bill NEVER uses language for genetic tests to determine sex or manipulate genetic makeup.

6. I would recommend you seek clarification in regards to what states have paid for mandates as we know NOT a single state has been liable for cost thus far. In addition, you would not pay the patient for expenses, in theory, you are liable for the increase in PMPM cost which has a national average of \$1.39, ND will be significantly cheaper due to the change only being \$30,000 in coverage.

The North Dakota Medical Association and North Dakota Nurse Practitioner Association support this bill, see testimonial uploads.

See attachment for further details breaking down this report with our rebuttal.

Please take 4 minutes of your time before voting on this bill to watch this [video](#) of your constituents.

Let me know any questions or concerns you may have.

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