

1.26.2021

Chairman Klein and members of the Senate Business and Labor Committee

My name is Tim Mathern. I am the Senator from District 11 in Fargo.

I introduced SB2222 regarding health insurance policies in North Dakota in order to assure citizens that their present benefits stay intact should the federal Affordable Care Act be found unconstitutional by the United States Supreme Court. During the interim I brought this bill to the Employee Benefits Committee and the ND Insurance Commissioner for their review and input.

The bill proposes that the following benefits continue not under federal mandate, but by state regulation.

- 1. Ten essential health benefits. Page 2**
- 2. No lifetime limits.**
- 3. Carrying children on parents plan until are 26.**
- 4. Coverage of preexisting conditions.**
- 5. Deductible and rate band limits.**
- 6. Medicaid Expansion.**

Application of these items are only for those plans that now cover them.

The last section, Section 5, notes a contingency date. If a court with jurisdiction over the states declares the Patient Protection and Affordable Care Act, commonly known as ACA, is unconstitutional and final, the bill before you becomes effective.

Our citizens need predictable health insurance coverage, our citizens are supportive of the benefits enumerated by this bill, and our insurance commissioner has the talent and resources to manage this market.

This bill seeks to protect ND consumers, keep health insurance comprehensive for all citizens, and clarify the manner the Insurance Commissioner is to regulate these products.

Please vote yes on SB 2222.