

**FIRST ENGROSSMENT
with Senate Amendments
ENGROSSED HOUSE BILL NO. 1413**

Introduced by

Representatives Karls, Kiefert, Rohr, Satrom, Steiner

Senator Dever

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 out-of-pocket expenses for health care services.

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 created
5 and enacted as follows:

6 **Out-of-pocket expenses - Health care services.**

7 1. As used in this section:

8 a. "Cost sharing" means any coinsurance or deductible under a policy.

9 b. "Enrollee" means an individual entitled to health care services under a policy.

10 c. "Health benefit plan" has the same meaning as provided in section 26.1-36.3-01.

11 d. "Health care services" means items or services furnished to an enrollee for the
12 purpose of preventing, alleviating, curing, or healing human illness, injury, or
13 physical disability.

14 2. To the extent permitted by federal law and regulation, an insurer may not deliver,
15 issue, execute, or renew a health benefit plan that provides health care services
16 coverage unless that health benefit plan provides when calculating an enrollee's
17 overall contribution to any out-of-pocket maximum or any cost-sharing requirement
18 under the health benefit plan, the calculation must include any amount paid by the
19 enrollee or paid on behalf of the enrollee by another person.