



# North Dakota House of Representatives

STATE CAPITOL  
600 EAST BOULEVARD  
BISMARCK, ND 58505-0360



## **Representative Dennis Johnson**

District 15  
4518 Highway 20 South  
Devils Lake, ND 58301-8518

W: 701-662-4998

C: 701-739-9328

[djohnson@ndlegis.gov](mailto:djohnson@ndlegis.gov)

## **Speaker of the House**

### **HB 1411**

**January 25, 2023**

### **Human Services Committee**

Over twenty years ago, Jason Hunter had a motorcycle accident and lost his leg from just above the knee down. He was —and still is — employed by the NDDOT. Because of that, he had the luxury of NDPERS medical insurance, which covered medical expenses as well as ongoing expenses related to Jason's need for adjustments and new attachment fittings occasionally over the past twenty plus years.

Things went smoothly from an insurance standpoint for most of those years — especially when coverage was handled by the Blues (BC/BS of ND).

A short while back, a new carrier "got the bid" and they helped the Hunter's out initially, but after Jason had to have more than one attachment point replaced (because they do wear out), they decided to read the small print of the policy with a new interpretation: " If you are over the age of 19, you get only one new prosthetic per lifetime." That basic wording is in there, but the previous carrier — BC/BS did not consider the attachment point as the prosthetic device — only the leg itself fell into that category, attachment points have wear and tear, depending on the individual, and need replacing or adjusting occasionally — anyone can understand that.

Sanford, our new and current carrier said "no, it is all one thing and all inclusive."

Sanford did make one exception in the spring of 2021 because a legislator was informing the PERS board of what was happening and they said, ok, but only one more time.

In ND, we may not have the highest wages for state employees, but we always brag about our benefit package.....how great our retirement plans are and how wonderful our PERS Medical insurance is. We say that we hold our people in high esteem and rave about how we treat our people that work for us in ND.

But, some folks are forced to hold public fund raisers to pay for a new attachment point for their prosthetic limb because the current attachment point is wearing out.

The current insurance carrier says it will be too expensive because there are so many prosthetic devices out there. Well, here's a flash, we are not talking about every prosthetic device out there — this bill applies only to prosthetic limbs. Not teeth, eyes, hearing aids, or other devices. Limbs only.

NDPERS has been aware of this proposed legislation for over a year now, as it was initially prepared by Legislative Council many months ago and presented to NDPERS executive director with notice of the intended legislation coming to you this session if the PERS board did not address changes sooner. They may say they need to study this issue, but believe me, they have had their chance to do all the studying they need from an actuarial standpoint.

In the end, all we need to do is stand behind our word and treat our North Dakota employees who work for all of us as good as we say we do.