

TESTIMONY OF REBECCA FRICKE

House Bill 1413 – Out of Pocket Maximums

Good afternoon, my name is Rebecca Fricke. I am Chief Benefits Officer of the North Dakota Public Employees Retirement System, or NDPERS. I am here to testify in a neutral position regarding House Bill 1413.

The bill creates and enacts a new section to chapter 26.1-36 of the North Dakota Century Code relating to out-of-pocket expenses for health care services. The proposal requires that all cost-sharing requirements, defined to include coinsurance and deductibles (page 1, line 10), must be included in the calculation of the health insurance policy out-of-pocket maximum. The calculation must include any amount paid by the enrollee or paid on behalf of the enrollee by another person (page 1, lines 17-22).

Note that to the extent HB 1413 creates a mandate, the bill does not comply with the statutory requirement in NDCC section 54-03-28(3) that health insurance plan mandates first apply to NDPERS.