

Introduced by

Representative Keiser

1 A concurrent resolution urging Congress and the Internal Revenue Service to allow states to  
2 determine health benefit coverage requirements without jeopardizing health savings account  
3 eligibility.

4 **WHEREAS**, high-deductible health plans have become the fastest growing product in the  
5 insurance market and health savings accounts (HSAs) insure tens-of-millions of Americans in  
6 the employer market and millions more who shop within each state's individual market; and

7 **WHEREAS**, HSAs are regulated primarily by the Internal Revenue Service (IRS), with one  
8 critical feature of qualification being the prohibition of covering medical expenses that are not  
9 preventive in nature without cost-sharing; and

10 **WHEREAS**, pursuant to federal law, states regulate the business of insurance and thus the  
11 quality and quantity of health insurance products available within each state's borders and  
12 states decide what benefits must be covered by a policy of insurance within their borders; and

13 **WHEREAS**, by enacting first-dollar insurance mandates or coverage requirements for  
14 benefits other than preventive care, states risk disqualifying otherwise HSA-qualified fully  
15 insured plans; and

16 **WHEREAS**, in states in which a nonpreventive benefit is required to be covered without  
17 cost-sharing, HSA owners become ineligible to contribute to their HSAs and must find  
18 replacement health insurance;

19 **NOW, THEREFORE, BE IT RESOLVED BY THE HOUSE OF REPRESENTATIVES OF**  
20 **NORTH DAKOTA, THE SENATE CONCURRING THEREIN:**

21 That the Sixty-sixth Legislative Assembly urges the Congress of the United States and the  
22 IRS to allow states to determine health benefit coverage requirements without jeopardizing HSA  
23 eligibility; and

- 1        **BE IT FURTHER RESOLVED**, that the Secretary of State forward copies of this resolution
- 2 to the Commissioner of Internal Revenue and to each member of the North Dakota
- 3 Congressional Delegation.