

Introduced by

Representatives Westlind, Tveit, Weisz

1 A BILL ~~for an Act to create and enact section 26.1-36-12.7 of the North Dakota Century Code,~~
2 ~~relating to freedom of choice for health care services.~~for an Act to provide for a legislative
3 management study of health insurance networks.

4 BE IT ENACTED BY THE LEGISLATIVE ASSEMBLY OF NORTH DAKOTA:

5 ~~SECTION 1. Section 26.1-36-12.7 of the North Dakota Century Code is created and~~
6 ~~enacted as follows:~~

7 ~~26.1-36-12.7. Freedom of choice for health care services.~~

8 ~~1. As used in this section:~~

9 ~~a. "Health care provider" includes an individual licensed under chapter 43-05,~~
10 ~~43-06, 43-12.1 as a registered nurse or as an advanced practice registered~~
11 ~~nurse, 43-13, 43-15, 43-17, 43-26.1, 43-28, 43-32, 43-37, 43-40, 43-41, 43-42,~~
12 ~~43-44, 43-45, 43-47, 43-58, or 43-60.~~

13 ~~b. "Policy" means a health insurance policy, contract, or evidence of coverage on a~~
14 ~~group, individual, blanket, franchise, or association basis.~~

15 ~~2. A health insurer, including the North Dakota Medicaid program, may not obstruct~~
16 ~~patient choice by excluding a health care provider licensed under the laws of this state~~
17 ~~from participating on the health insurer's panel of providers if the provider is located~~
18 ~~within the geographic coverage area of the health benefit plan and is willing and fully~~
19 ~~qualified to meet the terms and conditions of participation, as established by the health~~
20 ~~insurer.~~

21 **SECTION 1. LEGISLATIVE MANAGEMENT STUDY - HEALTH INSURANCE**
22 **NETWORKS.**

- 23 1. During the 2021-22 interim, the legislative management shall consider studying health
24 insurance networks, including narrow networks. The study must include:

- 1 a. Consideration of the use and regulation of broad and narrow networks in the
2 state by individuals and employers, the sales and marketing of broad and narrow
3 networks, consumer choice-of-provider implications, and premium differentials
4 offered between broad and narrow networks;
- 5 b. A review of legislative history regarding the exclusive provider organizations and
6 preferred provider organizations and regulations that apply to health plans
7 regulated by the federal Employee Retirement Income Security Act of 1974;
- 8 c. A comparison of health maintenance organizations provider network designs and
9 other health insurer provider network designs; and
- 10 d. A comparison of premiums of health benefit plans offered in the individual and
11 small group markets in relation to the provider network design associated with
12 those plans along with the growth of value-based purchasing.
- 13 2. The legislative management shall report its finding and recommendations, together
14 with any legislation required to implement the recommendations, to the sixty-eighth
15 legislative assembly.