

**FIRST ENGROSSMENT  
with Conference Committee Amendments  
ENGROSSED HOUSE BILL NO. 1465**

Introduced by

Representatives Westlind, Tveit, Weisz

1 A BILL for an Act to provide for a legislative management study of health insurance networks.

2 **BE IT ENACTED BY THE LEGISLATIVE ASSEMBLY OF NORTH DAKOTA:**

3 **SECTION 1. LEGISLATIVE MANAGEMENT STUDY - HEALTH INSURANCE**  
4 **NETWORKS.**

- 5 1. During the 2021-22 interim, the legislative management shall consider studying health  
6 insurance networks, including narrow networks. The study must include:
- 7 a. Consideration of the use and regulation of broad and narrow networks in the  
8 state by individuals and employers, the sales and marketing of broad and narrow  
9 networks, opportunities for consumer choice-of-provider, and premium  
10 differentials among states with choice-of-provider laws;
  - 11 b. A review of legislative and court history regarding the impact of choice-of-provider  
12 laws on exclusive provider organizations and preferred provider organizations  
13 and how choice-of-provider laws apply to risk-pooled health plans regulated by  
14 the federal Employee Retirement Income Security Act of 1974;
  - 15 c. The impact of the consolidation of the health care market on consumer cash  
16 prices, insurance plan deductibles and premiums prices, and consumer options;
  - 17 d. A comparison of health maintenance organizations provider network designs and  
18 other health insurer provider network designs;
  - 19 e. A review of how vertical integrated networks utilize HMO plans; and
  - 20 f. A comparison of premiums of health benefit plans offered in the individual and  
21 small group markets in relation to the provider network design associated with  
22 those plans along with the growth of value-based purchasing.

Sixty-seventh  
Legislative Assembly

- 1           2.   The legislative management shall report its finding and recommendations, together
- 2                   with any legislation required to implement the recommendations, to the sixty-eighth
- 3                   legislative assembly.