

Introduced by

1 A BILL for an Act to create and enact a new section to chapter 26.1-36 of the North Dakota
2 Century Code, relating to insurance coverage of ambulance services for prehospital emergency
3 medical services.

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

5 **SECTION 1.** A new section to chapter 26.1-36 of the North Dakota Century Code is
6 created and enacted as follows:

7 **Health insurance policy and health service contract - Prehospital emergency**
8 **medical services.**

- 9 1. In this section, unless the context or subject matter otherwise requires:
- 10 a. "Ambulance service" means a service licensed under chapter 23-27.
- 11 b. "Emergency medical condition" means a medical condition, the onset of which
- 12 is sudden, that manifests itself by symptoms of sufficient severity, including
- 13 severe pain, that a prudent layman, who possesses an average knowledge of
- 14 health and medicine, could reasonably expect the absence of medical
- 15 attention to result in placing the person's health in jeopardy, serious
- 16 impairment of a bodily function, or serious dysfunction of any body part.
- 17 2. An insurance company, nonprofit health service corporation, or health maintenance
- 18 organization may not deliver, issue, execute, or renew any health insurance policy,
- 19 health service contract, or evidence of coverage that provides prehospital
- 20 emergency medical services benefits on an individual, group, blanket, franchise, or
- 21 association basis unless the policy, contract, or evidence of coverage provides
- 22 prehospital emergency medical services benefits in the case of an emergency
- 23 medical condition.

- 1 3. The coverage required under this section does not require coverage in excess of
- 2 policy aggregate limits.
- 3 4. This section does not prevent an insurance company, nonprofit health service
- 4 corporation, or health maintenance organization from imposing deductibles,
- 5 coinsurance, or other cost sharing in relation to benefits for prehospital emergency
- 6 medical services.