

HOUSE BILL NO. 1226

Introduced by

Representatives Porter, Devlin, Keiser, Svedjan

Senators Cook, Stenehjem

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 providing basic health insurance coverage for individuals and small
3 employers.

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 **Basic health insurance coverage - Exceptions to required coverage.**

- 8 1. An insurance company, a nonprofit health service corporation, or a health
9 maintenance organization may deliver, issue, execute, and renew a basic health
10 insurance policy, health service contract, or evidence of coverage on an individual
11 basis or an employer group, blanket, franchise, or association basis for employers
12 with fewer than twenty-five employees.
- 13 2. The basic health insurance coverage policy, contract, or evidence of coverage
14 under this section is not subject to sections 26.1-36-06.1, 26.1-36-08, 26.1-36-09,
15 26.1-36-09.1, 26.1-36-09.3, 26.1-36-09.6, 26.1-36-09.7, 26.1-36-09.8,
16 26.1-36-09.9, 26.1-36-09.10, 26.1-36-12.1, and 43-13-31. However, the insurance
17 company, nonprofit health service corporation, or health maintenance organization
18 shall make the coverage required under these sections available at the option of
19 the individual or employer and may charge an additional premium for each
20 coverage provided.
- 21 3. Any law that becomes effective after January 1, 2001, which provides for an
22 accident and health insurance coverage mandate does not apply to a basic health
23 insurance policy issued under this section unless the law specifically identifies
24 application to a basic health insurance coverage policy.