

**HOUSE CONCURRENT RESOLUTION NO. 3053**

Introduced by

Representatives Wald, Belter, Boucher, Svedjan

Senators Kilzer, G. Nelson

1 A concurrent resolution directing the Legislative Council to study the effects of having one  
2 dominant health care insurer in this state and the impact on the continued availability, viability,  
3 and financial stability of rural health care.

4 **WHEREAS**, the health insurance market in this state is dominated by one insurer; and

5 **WHEREAS**, the degree to which the health insurance market is dominated by one  
6 insurer has precluded any viable competition for a share of the market; and

7 **WHEREAS**, this lack of competition has resulted in concerns regarding inequitable  
8 negotiating positions among health care providers; and

9 **WHEREAS**, inequitable negotiating positions among health care facilities can result in  
10 inadequate levels of reimbursement; and

11 **WHEREAS**, inadequate levels of reimbursement can result in the closure of health care  
12 facilities and the termination of services, particularly in rural areas; and

13 **WHEREAS**, the insurance commissioner has an obligation to encourage free market  
14 competition among health insurance providers for the purpose of ensuring the availability of  
15 reasonably priced health insurance for all North Dakotans;

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

18 That the Legislative Council study the effects of having one dominant health care  
19 insurer in this state and the impact on the continued availability, viability, and financial stability  
20 of rural health care; and

21 **BE IT FURTHER RESOLVED**, that the Legislative Council report its findings and  
22 recommendations, together with any legislation required to implement the recommendations, to  
23 the Fifty-eighth Legislative Assembly.