

**FIRST ENGROSSMENT  
with House Amendments**

Fifty-ninth  
Legislative Assembly  
of North Dakota

**ENGROSSED SENATE BILL NO. 2282**

Introduced by

Senators Brown, Heitkamp, Lyson

Representatives Nelson, Price

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 accident and health insurance issuer independent external review  
3 requirements.

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 **Independent external review.** Every insurance company, nonprofit health service  
8 corporation, and health maintenance organization that offers an accident and health line of  
9 insurance shall establish and implement an independent external review mechanism to review  
10 and determine whether medical care rendered under the line of insurance was medically  
11 necessary and appropriate to the claim as submitted by the provider. For purposes of this  
12 section, "independent external review" means a review conducted by the North Dakota health  
13 care review, inc., another peer review organization meeting the requirements of section 1152 of  
14 the Social Security Act, or any person designated by the commissioner to conduct an  
15 independent external review. A determination made by the independent external reviewer is  
16 binding on the parties. Costs associated with the independent external review are the  
17 responsibility of the nonprevailing party.