

Sixty-eighth  
Legislative Assembly  
of North Dakota

**ENGROSSED HOUSE BILL NO. 1413**

Introduced by

Representatives Karls, Kiefert, Rohr, Satrom, Steiner

Senator Dever

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 out-of-pocket expenses for health care services.

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

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

6 **Out-of-pocket expenses - Health care services.**

7 1. As used in this section:

8 a. "Cost sharing" means any coinsurance or deductible under a policy.

9 b. "Enrollee" means an individual entitled to health care services under a policy.

10 c. "Health benefit plan" has the same meaning as provided in section 26.1-36.3-01.

11 d. "Health care services" means items or services furnished to an enrollee for the  
12 purpose of preventing, alleviating, curing, or healing human illness, injury, or  
13 physical disability.

14 ~~d. "Policy" means an accident and health insurance policy, contract, or evidence of~~  
15 ~~coverage on a group, individual, blanket, franchise, or association basis.~~

16 2. To the extent permitted by federal law and regulation, an insurer may not deliver,  
17 issue, execute, or renew a ~~policy~~health benefit plan that provides health care services  
18 coverage unless that ~~policy~~health benefit plan provides when calculating an enrollee's  
19 overall contribution to any out-of-pocket maximum or any cost-sharing requirement  
20 under the ~~policy~~health benefit plan, the calculation must include any amount paid by  
21 the enrollee or paid on behalf of the enrollee by another person.