



# NORTH DAKOTA

Despite enactment of the Health Insurance Portability and Accountability Act of 1996 (HIPAA, P.L. 104-191), individuals with preexisting conditions continue to face challenges accessing affordable and adequate health insurance. HIPAA sets minimum standards of protection to improve access to health insurance for millions of Americans obtaining coverage through group insurance. HIPAA also imposes some limits on the time that preexisting conditions may be excluded from coverage and guarantees access to coverage for certain individuals who lose group coverage. However, HIPAA does not address the private individual insurance market. Despite its strengths, HIPAA has many gaps that have been exposed over the decade since its enactment, including insufficient protection of individuals with chronic illnesses. Below is a snapshot of chronic illness and the uninsured population in your state.

## DEMOGRAPHICS

	North Dakota	United States
• Population	621,590	292,947,440
• Non-Elderly Adults who are Uninsured	13% (71,420)	18% (46,118,230)
• Children who are Uninsured	10% (154,080)	12% (9,035,420)
• Total Enrollment of Medicaid Population <sup>1</sup>	17% (49,230)	13% (37,868,010)
• Individuals with a Life-Threatening, Chronic or Debilitating Illness <sup>2</sup>	32% (198,909)	32% (93,743,181)
• Individuals in the Private Market (non-group) <sup>3</sup>	4% (58,140)	5% (14,162,970)

## STATE HIGH RISK POOL

• Number Enrolled in State High Risk Pool <sup>4</sup>	1,738
• Waiting / Look-Back Period for Preexisting Conditions	180 days/ 90 days
• Average Cost to State per Enrollee per Year	\$4,329
• Average Cost to Enrollee per Year <sup>5</sup>	\$2,550

The Comprehensive Health Association of North Dakota (CHAND) became operational in 1981, and was designed to provide comprehensive coverage to those who have been denied health insurance or given only restricted coverage because of a preexisting condition. CHAND has a premium cap of 135 percent, and is financed by assessments to accident and health insurers who write more than \$100,000 in premium volume insurance within North Dakota.<sup>6</sup>

## HEALTH INSURANCE PORTABILITY ASSURANCE INITIATIVE

The goal of the National Patient Advocate Foundation (NPAF) Health Insurance Portability Assurance Initiative is to ensure access to affordable and adequate health insurance for all individuals, particularly those who have become uninsurable due to a preexisting condition or a family history of chronic, debilitating, or life-threatening conditions. NPAF stands ready to work with federal, state, and local policymakers and other stakeholders on this important policy initiative. For more information contact Amy Boivin at [amyb@npaf.org](mailto:amyb@npaf.org)

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*National Patient Advocate Foundation (NPAF) is a national, non-profit organization that is dedicated to the mission of creating avenues of patient access through improved access to, and reimbursement for, evolving therapies, therapeutic agents, and devices through policy and legislative reform at the state and federal levels. Our mission is shaped by the experiences of the patients served through our companion organization, Patient Advocate Foundation.*