

GENERAL ASSEMBLY OF NORTH CAROLINA
SESSION 2025

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HOUSE BILL 714

Short Title: Universal Healthcare. (Public)

Sponsors: Representatives Brockman and Cunningham (Primary Sponsors).

For a complete list of sponsors, refer to the North Carolina General Assembly web site.

Referred to: Rules, Calendar, and Operations of the House

April 3, 2025

1 A BILL TO BE ENTITLED
2 AN ACT TO CREATE ACCESS TO AFFORDABLE HEALTH INSURANCE BY
3 AUTHORIZING THE COMMISSIONER OF INSURANCE TO ESTABLISH AND
4 OPERATE A UNIVERSAL HEALTHCARE BENEFIT PLAN FOR RESIDENTS OF THIS
5 STATE.

6 The General Assembly of North Carolina enacts:

7 **SECTION 1.** It is the intent of the General Assembly to create a mechanism for the
8 State to provide a universal healthcare benefit plan for the residents of the State. To that end, the
9 Commissioner of Insurance shall develop and make progress toward establishing and
10 implementing a universal healthcare benefit plan whereby residents pay premiums on a sliding
11 scale that aims to ensure affordability of the universal healthcare benefit plan based upon
12 household income level. Coverage will be available to residents with incomes that exceed those
13 that would otherwise qualify them for coverage under the Medicaid program. No later than
14 January 1, 2026, the Commissioner shall submit a report to the Joint Legislative Oversight
15 Committee on Health and Human Services detailing the plans for implementation of the coverage
16 required by this act.

17 **SECTION 2.(a)** G.S. 58-2-40(2) is recodified as G.S. 58-2-40(b).

18 **SECTION 2.(b)** G.S. 58-2-40, as amended by subsection (a) of this section, reads as
19 rewritten:

20 "**§ 58-2-40. Powers and duties of Commissioner.**

21 (a) The Commissioner ~~shall~~ has the duty to do all of the following:

22 (1) See that all laws of this State that the Commissioner is responsible for
23 administering and the provisions of this Chapter are faithfully ~~executed; and~~
24 ~~to executed.~~ To that end, the Commissioner is authorized to adopt ~~rules~~
25 rules, in accordance with Chapter 150B of the General Statutes, in order to
26 enforce, carry out and make effective the provisions of those laws. The
27 Commissioner is also authorized to adopt ~~such~~ further rules not contrary to
28 those laws that will prevent persons subject to the Commissioner's regulatory
29 authority from engaging in practices injurious to the public.

30 ...

31 (b) ~~Have~~ The Commissioner shall have the power and authority to adopt rules pertaining
32 to and governing the solicitation of proxies, including related financial ~~reporting in connection~~
33 ~~therewith, reporting requirements,~~ with respect to the capital stock or other equity securities of
34 any domestic stock insurance company.



1 (c) The Commissioner shall establish a State-government run, universal healthcare
2 benefit plan. The Commissioner is authorized to do all of the following:

3 (1) Create any advisory board or committee for providing recommendations on
4 the creation, implementation, or operation of the universal healthcare benefit
5 plan.

6 (2) Set and collect premiums for the coverage in a manner that seeks to ensure
7 affordability and takes into account the household income level of the covered
8 persons.

9 (3) Design the benefit coverage available under the universal healthcare benefit
10 plan. This coverage shall meet or exceed all federal requirements for
11 individual health benefit plans under the Affordable Care Act."

12 **SECTION 3.** Effective July 1, 2025, there is appropriated from the General Fund to
13 the Department of Insurance the sum of one hundred thousand dollars (\$100,000) in recurring
14 funds for the 2025-2026 fiscal year to be used to plan for and begin the implementation of the
15 universal healthcare benefit plan required by this act.

16 **SECTION 4.** Except as otherwise provided, this act is effective when it becomes
17 law.