

DEPARTMENT OF HEALTH & HUMAN SERVICES  
Centers for Medicare & Medicaid Services  
Center for Consumer Information & Insurance Oversight  
200 Independence Avenue SW  
Washington, DC 20201



March 19, 2025

**VIA ELECTRONIC MAIL:** [jongodfread@nd.gov](mailto:jongodfread@nd.gov)

Jon Godfread  
Commissioner  
North Dakota Insurance Department  
600 E Boulevard Avenue  
Bismarck, ND 58505

Dear Commissioner Godfread:

On November 7, 2024, the Department of Health and Human Services and the Department of the Treasury approved North Dakota's application for an extension of its State Innovation Waiver under Section 1332 of the Patient Protection and Affordable Care Act (ACA). North Dakota's approved extension application waives the ACA's requirement for the single risk pool to the extent necessary to continue to implement a state reinsurance program called the Reinsurance Association of North Dakota for plan years 2025 through 2029.

This letter is to notify you that the pass-through funding associated with this waiver for calendar year 2025 is estimated to be \$38,073,855, which must be used for purposes of implementing North Dakota's State Innovation Waiver. This amount will be subject to a final administrative determination by the Department of the Treasury prior to payment.

We look forward to continuing to work with you and your staff. If you have any questions regarding program matters or official correspondence concerning the waiver, please contact Lina Rashid at [Lina.Rashid@cms.hhs.gov](mailto:Lina.Rashid@cms.hhs.gov) or [stateinnovationwaivers@cms.hhs.gov](mailto:stateinnovationwaivers@cms.hhs.gov).

Sincerely,

A handwritten signature in black ink that reads "Peter Nelson".

Peter Nelson  
Director, Center for Consumer Information & Insurance Oversight  
Deputy Administrator, Centers for Medicare & Medicaid Services

CC: Shelley Leonard, Acting Assistant Secretary, Tax Policy, U.S. Department of the Treasury  
The Honorable Doug Burgum, Governor, State of North Dakota  
John Arnold, Deputy Commissioner, North Dakota Department of Insurance

Chrystal Bartuska, Product Filing Division Director, North Dakota Department of Insurance

Matt Fischer, Chief Examiner and Company Licensing and Examinations Division Director, North Dakota Insurance Department