

Nevada Hospitals that are Nevada Hospital Association (NHA) Members

73 total hospitals (including three licensed hospice facilities)

67 are members of the Nevada Hospital Association*

92%

* Those hospitals that are not NHA members are several small specialty hospitals, as well as several state hospitals. The NHA represents 100% of all licensed acute care facilities in the state.

Questions Regarding Limits on Hospitals Charging Interest on Outstanding Balances

Below is the NRS that regulates how hospitals can apply interest on outstanding debt.

NRS 449.757 Limitations on efforts of hospitals to collect; date for accrual of interest; rate of interest; limitations on additional fees.

1. When a person receives hospital care, the hospital must not proceed with any efforts to collect on any amount owed to the hospital for the hospital care from the responsible party, other than for any copayment or deductible, if the responsible party has health insurance or may be eligible for Medicaid, the Children's Health Insurance Program or any other public program which may pay all or part of the bill, until the hospital has submitted a bill to the health insurance company or public program and the health insurance company or public program has made a determination concerning payment of the claim.

2. Collection efforts may begin and interest may begin to accrue on any amount owed to the hospital for hospital care which remains unpaid by the responsible party not sooner than 30 days after the responsible party is sent a bill by mail stating the amount that he or she is responsible to pay which has been established after receiving a determination concerning payment of the claim by any insurer or public program and after applying any discounts. Interest must accrue at a rate which does not exceed the prime rate at the largest bank in Nevada as ascertained by the Commissioner of Financial Institutions on January 1 or July 1, as the case may be, immediately preceding the date on which the payment becomes due, plus 2 percent. The rate must be adjusted accordingly on each January 1 and July 1 thereafter until the payment is satisfied.

3. Except for the interest authorized pursuant to subsection 2 and any court costs and attorney's fees awarded by a court, no other fees may be charged concerning the amount that remains unpaid, including, without limitation, collection fees, other attorney's fees or any other fees or costs. (Added to NRS by [2007, 1497](#); A [2011, 1525](#))

Suggestions that may be Considered During the 2019 Legislative Session to Help Protect Patients

Prudent Layperson Standard

Federal law is defined for health maintenance organizations (HMO) and requires that they pay for emergency room care if a "prudent layperson, acting reasonably," would have considered the situation a medical emergency. This is not applied uniformly to other insurance products. Note: Self-funded plans are subject to federal law, not state law.

Adequacy of Network

Adequacy of Network laws in Nevada only apply to individual and small group policies with 50 EEs or less. It would be helpful to patients if these laws applied to all licensed insurance products, and at a minimum, if they addressed how they deal with emergent services.

Undocumented Immigrants

Nevada has become home to a population of undocumented immigrants. This low-income population has limited access to jobs offering health insurance and are excluded from federally-funded insurance (Medicare, Medicaid). Their access to health care relies heavily on federal provisions for emergency medical treatment (EMTALA) and safety-net clinics. It would be helpful to look at modifying the law so that other programs can help with funding.