ADOPTED REGULATION OF THE

COMMISSIONER OF INSURANCE

LCB File No. R100-97

Effective November 14, 1997

EXPLANATION - Matter in *italics* is new; matter in brackets [] is material to be omitted.

AUTHORITY: Sections 53 and 223 of chapter 586, Statutes of Nevada 1997.

Section 1. Chapter 689A of NAC is hereby amended by adding thereto a new section to read as follows:

The commissioner will interpret the term "short-term health insurance policy" as it is used in section 15 of chapter 586, Statutes of Nevada 1997, to exclude an individual health insurance policy that is:

- 1. Issued to provide coverage for not more than 185 days or is extended to provide coverage until the end of a period of hospitalization for a condition for which the person covered by the policy is hospitalized on the day the coverage would have otherwise ended; and
- 2. Nonrenewable or is extended to provide coverage for the period of hospitalization described in subsection 1,

if the total period of coverage is not more than 185 consecutive days within a 365-day period plus any additional days for which coverage is provided because of that hospitalization.