

**PROPOSED REGULATION OF THE
COMMISSIONER OF INSURANCE**

LCB File No. R193-99

November 15, 1999

EXPLANATION – Matter in *italics* is new; matter in brackets ~~omitted material~~ is material to be omitted.

AUTHORITY: §1, NRS 679B.130 and 689A.740; §§2, 3 and 4, NRS 679B.130 and 689C.155.

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

An individual carrier shall not require a person to purchase a life insurance policy or any other form of insurance as a prerequisite to the purchase or renewal of a basic health benefit plan or a standard health benefit plan.

Sec. 2. Chapter 689C of NAC is hereby amended by adding thereto the provisions set forth as sections 3 and 4 of this regulation.

Sec. 3. *A carrier serving small employers shall not:*

- 1. Request information about an employee or dependent who has waived coverage; or*
- 2. Consider any information about an employee or dependent who has waived coverage when calculating a premium rate for a small employer.*

Sec. 4. *A carrier serving small employers shall not require a small employer to purchase a group life insurance policy or any other form of insurance as a prerequisite to the purchase or renewal of a group health plan for small employers.*