

**ADOPTED REGULATION OF THE  
COMMISSIONER OF INSURANCE**

**LCB File No. R102-12**

Effective November 1, 2012

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

AUTHORITY: §1, NRS 679B.130, 695C.180 and 695C.275.

A REGULATION relating to insurance; repealing certain provisions concerning the schedules of charges of health maintenance organizations and provider-sponsored organizations; and providing other matters properly relating thereto.

**Section 1.** NAC 695C.280 is hereby repealed.

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**TEXT OF REPEALED SECTION**

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**695C.280 Schedules of charges. (NRS 679B.130, 695C.180, 695C.275)**

1. An organization shall file its schedules of charges on January 1 of each year for that calendar year. Any change in a schedule must be filed 30 days before the schedule is to be used. If the Division does not disapprove the change within 30 days after it is filed, it shall be deemed approved.

2. An organization may modify its schedules of charges for a subscriber based on the subscriber's own experience or any other clearly defined factor for modification. The modified schedule is not required to be filed with the Commissioner if it does not result in an increase or

decrease in the organization's charges in excess of 30 percent of the organization's filed base charge. The loss experience or factor for modification must be clearly defined and supported by documents and maintained as a part of the organization's records.

**INFORMATIONAL STATEMENT LETTER**  
**LCB File No. R102-12, Division's Cause No. 12.0581**

Proposed Regulation Concerning HMO Schedules of Charges

A workshop was held on September 17, 2012, and a hearing was held on September 26, 2012, at the office of the Department of Business and Industry, Division of Insurance ("Division"), located at 1818 East College Parkway, Suite 103, Carson City, Nevada 89706, with a simultaneous videoconference conducted at the Bradley Building, 2501 E. Sahara Avenue, Las Vegas, Nevada 89104, in regard to adoption of the regulation to repeal NAC 695C.280, concerning HMO Schedules of Charges.

Public comment was solicited by posting notices of the workshop and hearing in the following public locations: the Division's Web site, the Division's Carson City and Las Vegas offices, Carson City Courthouse, Office of the Attorney General, Capitol Building Lobby, Capitol Building Press Room, Blasdel Building, and Legislative Counsel Bureau; and by providing the notices of the workshop and hearing to: the Donald W. Reynolds Press Center, Nevada State Library, Carson City Library, Churchill County Library, Clark County District Library, Douglas County Library, Elko County Library, Esmeralda County Library, Eureka Branch Library, Humboldt County Library, Lander County Library, Lincoln County Library, Lyon County Library, Mineral County Library, Pershing County Library, Storey County Library, Tonopah Public Library, Washoe County Library, and White Pine County Library.

The Division maintains an e-mail list of interested parties, comprised mainly of insurance companies, agencies, and other persons regulated by the Division. These persons were notified of the workshop and hearing and that a copy of the regulation could be obtained from or examined on the Division's Internet Web site.

The workshop was attended by no interested member(s) of the public in Carson City and none in Las Vegas. The proposed regulation was presented orally by Kimberly Everett, Assistant Chief, Life and Health Section, on behalf of the Division. The Division did not receive any written comments.

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Based upon the oral comments and testimony provided, the proposed regulation to repeal NAC 695C.280 concerning HMO Schedules of Charges, LCB File No. R102-12, was adopted as a permanent regulation of the Division.

The economic impact of the regulation is as follows:

- (a) On the business it is to regulate: None.
- (b) On the small businesses: None.
- (c) On the public: None.

The Division will not incur any additional expense to enforce this regulation.

The Division is not aware of any overlap or duplication of the regulation with any state, local or federal regulation.