

**PROPOSED REGULATION OF THE
COMMISSIONER OF INSURANCE**

LCB FILE NO. R054-201

**The following document is the initial draft regulation proposed
by the agency submitted on 05/04/2020**

PROPOSED REGULATION OF
THE COMMISSIONER OF INSURANCE
LCB File No. R###-20
COVID-19 Prevention and Containment Regulation

May 1, 2020

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

AUTHORITY: §§1-14, NRS 679B.130.

A REGULATION relating to insurance; prohibiting cost-sharing for preventive services related to COVID-19; requiring health insurers to inform consumers and providers on matters related to COVID-19; and requiring health insurers to provide coverage for off-formulary prescriptions in certain circumstances.

Section 1. NAC 687B is hereby amended by adding the following:

- 1. For the purpose of collaborating in the worldwide effort to contain COVID-19, and to effectuate this purpose, a health insurer shall not impose an out-of-pocket costs, prior authorization, or other medical management requirement for:*
 - a. A provider office, urgent care center, emergency room, or COVID-19 screening or testing site visit when the purpose of the visit relates to making a diagnosis of COVID-19;*
 - b. COVID-19 testing when medically appropriate for the member, as determined by the member's attending healthcare provider in accordance with accepted standards of current medical practice;*
 - c. COVID-19 immunization or other preventive treatment or service as one*

becomes available.

- 2. A health insurer shall issue guidance to inform its insureds and network providers about available benefits, options for medical advice and treatment through telehealth, and preventive measures related to COVID-19.*
- 3. For the purpose of ensuring adequate access to prescription drugs due to shortages caused by supply-chain disruptions, health insurers shall provide coverage for off-formulary prescription drugs if there is not a formulary drug available to treat the insured at no additional cost to the member.*
- 4. This regulation takes effect immediately to replace the Emergency Regulation promulgated on March 5, 2020, and shall remain in effect until the State of Emergency in Response to COVID-19 is lifted.*