

**LEGISLATIVE REVIEW OF ADOPTED REGULATIONS**  
**INFORMATIONAL STATEMENT AS REQUIRED BY NRS 233B.066**

LCB FILE NO. R081-16

The following statement is submitted by the State of Nevada, Department of Business and Industry, Division of Insurance (“Division”) for adopted amendments to Nevada Administrative Code (“NAC”) Chapter(s) 686A, 687B, 695C and 695D.

1. A clear and concise explanation of the need for the adopted regulation.

The amendments are meant to improve efficiencies for certain reports required by carriers in submission, collection and communication. The changes to NAC 686A essentially replace “annually” with “December 31 of each year” and add a corrected website. NAC 687B changes to the Long-Term Care section add April 1<sup>st</sup> as the date for the report, instead of stating “annually.” NAC 687B changes to the Medicare Supplement section required all four reports to be due on May 31<sup>st</sup> and in a format specified by the Commissioner. The amendments to NAC 695D.200 and 695C.200 remove redundant reporting requirements.

2. A description of how public comment was solicited, a summary of public response, and an explanation of how other interested persons may obtain a copy of the summary.

- (a) A description of how public comment was solicited:

Public comment was solicited by e-mailing the proposed regulation, notice of workshop, notice of intent to act upon the regulation, and small business impact statement to persons on the Division’s mailing list requesting notification of proposed regulations. The documents were also made available on the website of the Division, <http://doi.nv.gov/>, mailed to the main library for each county in Nevada, and posted at the following locations:

Department of Business and Industry  
Division of Insurance  
1818 East College Parkway, Suite 103  
Carson City, Nevada 89706

Department of Business and Industry  
Division of Insurance  
2501 East Sahara Avenue, Suite 302  
Las Vegas, Nevada 89104

Legislative Building  
401 South Carson Street  
Carson City, Nevada 89701

Grant Sawyer Building  
555 East Washington Avenue  
Las Vegas, Nevada 89101

Blasdel Building  
209 East Musser Street  
Carson City, Nevada 89701

Capitol Building  
101 North Carson Street  
Carson City, Nevada 89701

Nevada Department of Employment,  
Training and Rehabilitation  
2800 E. Saint Louis Avenue  
Las Vegas, Nevada 89104

Public comment was also solicited at the workshop held on August 24, 2016, and at the hearing held on September 7, 2016. The public meetings took place at the offices of the Division, 1818 East College Parkway, Carson City, Nevada 89706, with simultaneous videoconferencing to the Bradley Building, 2501 East Sahara Avenue, Las Vegas, Nevada 89104.

(b) A summary of the public response:

There were no comments made by members of the public at the workshop or hearing.

(c) An explanation of how other interested persons may obtain a copy of the summary:

The summary in part 2(b) above reflects the comments and testimony that transpired with regard to regulation R081-16. A copy of said summary may be obtained by contacting Kim Everett (Life and Health Section Assistant Chief), at (775) 687-0735 or [keverett@doi.nv.gov](mailto:keverett@doi.nv.gov). This summary will also be made available by e-mail request to [insinfo@doi.nv.gov](mailto:insinfo@doi.nv.gov).

3. The number of persons who:

(a) Attended the workshop: 8  
Attended the hearing: 6

(b) Testified at each hearing: 1

(c) Submitted to the agency written statements: 1 (Jeff Album, Vice President, Public and Government Affairs, Delta Dental Insurance Company)

4. A list of names and contact information, including telephone number, business address, business telephone number, electronic mail address, and name of entity or organization represented, for each person identified above in #3 (b) and (c), as provided to the agency:

Name	Entity/Organization Represented	Business Address	Telephone No./ Business Telephone No.	E-Mail Address
Syed Rahman	Division of Insurance	1818 E. College Pkwy., Suite 103 Carson City, NV 89706	775-687-0731	<a href="mailto:srahman@doi.nv.gov">srahman@doi.nv.gov</a>
Jeff Album	Delta Dental Insurance Company	100 First St., San Francisco, CA 94105	415-972-8418	

Rhonda Kelly	Division of Insurance, Las Vegas	2501 East Sahara Ave., Suite 302 Las Vegas, NV 89104	775-486-4060	rkelly@doi.nv.gov
Sue Bell	Division of Insurance	1818 E. College Pkwy., Suite 103 Carson City, NV 89706	775-687-0704	suebell@doi.nv.gov
Nicholas Stosic	Division of Insurance	1818 E. College Pkwy., Suite 103 Carson City, NV 89706	775-687-0783	nstosic@doi.nv.gov
Gennady Stolyarov II	Division of Insurance	1818 E. College Pkwy., Suite 103 Carson City, NV 89706	775-687-0766	gstolyarov@doi.nv.gov
Anne Lara	Division of Insurance	1818 E. College Pkwy., Suite 103 Carson City, NV 89706	775-687-0794	alara@doi.nv.gov
Laurie Squartsoff	Division of Insurance	1818 E. College Pkwy., Suite 103 Carson City, NV 89706	775-687-0789	lsquartsoff@doi.nv.gov
Kim Everett	Division of Insurance	1818 E. College Pkwy., Suite 103 Carson City, NV 89706	775-687-0735	keverett@doi.nv.gov
Jeremey Gladstone	Division of Insurance	1818 E. College Pkwy., Suite 103 Carson City, NV 89706	775-687-0730	jgladstone@doi.nv.gov
Mike Lynch	Division of Insurance	1818 E. College Pkwy., Suite 103 Carson City, NV 89706	775-687-0758	mlynch@doi.nv.gov
Renea Louie	Pro Group		775-283-4237	

5. A description of how comment was solicited from affected businesses, a summary of their responses, and an explanation of how other interested persons may obtain a copy of the summary.

Comments were solicited from affected businesses in the same manner as they were solicited from the public. Please see the description, summary and explanation provided above in response to question #2. In addition, Delta Dental submitted a comment by email, in support of the change to NAC 695D.200, Section 1, which removed the requirement for dental carriers to submit any changes in its list of providers at the end of each quarter of each calendar year.

6. If after consideration of public comment the regulation was adopted without changing any part of the proposed regulation, a summary of the reasons for adopting the regulation without change.

No changes were made to the regulation due to public comments, as the public comments received were not in opposition to the proposed regulation.

7. (a) The estimated economic effect of the adopted regulation on the business which it is to regulate:

(1) Both adverse and beneficial effects: Adverse effects may be that carriers will be required to fill out templates specified by the Commissioner. The beneficial effects are that the amount of work for carriers will be significantly reduced. The Nevada Division of Insurance should see significant improvements in organizational, collection and congregation of the metrics that are submitted in these reports.

(2) Both immediate and long-term effects: The effects will be both immediate and long-term.

(b) The estimated economic effect of the adopted regulation on the public:

(1) Both adverse and beneficial effects: No adverse effects to the public are expected. Beneficial effects may be better statistics and more accurate information available to consumers.

(2) Both immediate and long-term effects: The effects will be both immediate and long-term.

8. The estimated cost to the agency for enforcement of the adopted regulation.

No additional costs.

9. A description of any regulations of other state or government agencies which the proposed regulation overlaps or duplicates, and a statement explaining why the duplication or overlapping is necessary. If the regulation overlaps or duplicates a federal regulation, the name of the regulating federal agency.

None.

10. If the regulation includes provisions that are more stringent than a federal regulation which regulates the same activity, a summary of those provisions.

Not applicable.

11. If the regulation establishes a new fee or increases an existing fee, the total annual amount the agency expects to collect and the manner in which the money will be used.

Not applicable.