

Amendment No. 427

Assembly Amendment to Assembly Bill No. 382	(BDR 40-570)
Proposed by: Assembly Committee on Health and Human Services	
Amends: Summary: No Title: No Preamble: No Joint Sponsorship: No Digest: Yes	

ASSEMBLY ACTION		Initial and Date		SENATE ACTION		Initial and Date			
Adopted	<input type="checkbox"/>	Lost	<input type="checkbox"/>	_____	Adopted	<input type="checkbox"/>	Lost	<input type="checkbox"/>	_____
Concurred In	<input type="checkbox"/>	Not	<input type="checkbox"/>	_____	Concurred In	<input type="checkbox"/>	Not	<input type="checkbox"/>	_____
Receded	<input type="checkbox"/>	Not	<input type="checkbox"/>	_____	Receded	<input type="checkbox"/>	Not	<input type="checkbox"/>	_____

EXPLANATION: Matter in (1) *blue bold italics* is new language in the original bill; (2) variations of green bold underlining is language proposed to be added in this amendment; (3) ~~red strikethrough~~ is deleted language in the original bill; (4) ~~purple double strikethrough~~ is language proposed to be deleted in this amendment; (5) orange double underlining is deleted language in the original bill proposed to be retained in this amendment.

MKM/BJF



Date: 4/20/2017

A.B. No. 382—Establishes provisions governing payment for the provision of emergency services and care to patients. (BDR 40-570)



ASSEMBLY BILL NO. 382—ASSEMBLYMEN CARLTON, FRIERSON, ARAUJO, SPIEGEL;
BENITEZ-THOMPSON AND SPRINKLE

MARCH 20, 2017

JOINT SPONSORS: SENATORS FORD, PARKS AND CANCELA

Referred to Committee on Health and Human Services

SUMMARY—Establishes provisions governing payment for the provision of emergency services and care to patients. (BDR 40-570)

FISCAL NOTE: Effect on Local Government: No.
Effect on the State: Yes.

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

AN ACT relating to health care; requiring certain hospitals, independent centers for emergency medical care and physicians to accept certain rates as payment in full for the provision of emergency services and care to certain patients; providing an exception under certain circumstances; requiring the submission of certain reports relating to policies of health insurance and similar contractual agreements by certain third parties who issue those policies and agreements; requiring certain hospitals and independent centers for emergency medical care to submit reports to the Department of Health and Human Services concerning patient debt and rate increases; requiring the Governor’s Consumer Health Advocate to adopt certain regulations; requiring the Commissioner of Insurance to consider certain information when determining the adequacy of a network plan; and providing other matters properly relating thereto.

Legislative Counsel’s Digest:

1 Under existing law, a hospital is required to provide emergency services and care and to
2 admit certain patients where appropriate, regardless of the financial status of the patient. (NRS
3 439B.410) Existing law also requires certain major hospitals to reduce total billed charges by
4 at least 30 percent for hospital services provided to certain patients who have no insurance or
5 other contractual provision for the payment of the charges by a third party. (NRS 439B.260)
6 **Section 17** of this bill requires an out-of-network hospital with 100 or more beds that is not
7 operated by a federal, state or local governmental entity or an out-of-network independent
8 center for emergency medical care that is operated by a person who also operates such a
9 hospital to accept, under certain circumstances, as payment in full for the provision of
10 emergency services and care, other than services and care provided to stabilize a patient, to
11 certain patients a rate which does not exceed the greater of: (1) the average amount that the
12 third party has negotiated with other hospitals in this State; or (2) one hundred twenty-five

13 percent of the average amount paid by Medicare for the same or similar services in the same
 14 geographic area. The Commissioner of Insurance is ~~authorized~~ **required** to adopt
 15 regulations to interpret these provisions in a manner that is similar to the interpretation of the
 16 federal regulation establishing the amount that certain health insurance providers must pay to
 17 out-of-network hospitals for emergency services. (29 C.F.R. § 2590.715-2719A) **Such**
 18 **regulations must provide for a system for verifying negotiated contract prices by a third**
 19 **party or out-of-network facility submitted to the Commissioner of Insurance pursuant to**
 20 **sections 17-19 of this bill.** **Section 18** of this bill requires an out-of-network physician on the
 21 medical staff of an out-of-network hospital with 100 or more beds or an out-of-network
 22 independent center for emergency medical care that is operated by a person who also operates
 23 such a hospital to accept as payment in full for the provision of emergency services and care,
 24 other than services and care provided to stabilize a patient, a rate which is similarly calculated
 25 to that in **section 17**. **Section 19** of this bill requires an out-of-network physician on the
 26 medical staff of an in-network hospital with 100 or more beds or an in-network independent
 27 center for emergency medical care that is operated by a person who also operates such a
 28 hospital to accept as payment in full for the provision of emergency services and care, other
 29 than services and care provided to stabilize a patient, a rate which is similarly calculated to
 30 that in **sections 17 and 18**. **Sections 17-19** further provide that, if a hospital, center or
 31 physician, as applicable, determines that the amount prescribed pursuant to those sections is
 32 not sufficient reimbursement for the provision of emergency services and care to a patient, the
 33 hospital, center or physician may negotiate a different rate with the third party and may, under
 34 certain circumstances, file a complaint and request for mediation with the Governor's
 35 Consumer Health Advocate. ~~Section~~ **Sections 21.3 and 22** of this bill ~~requires~~ **require**
 36 the Advocate to establish a procedure for filing and processing such complaints and requests for
 37 mediation.

38 Existing law requires the Commissioner of Insurance to make an annual determination
 39 concerning the availability and accessibility of the health care services of any network plan
 40 offered for sale in this State. (NRS 687B.490) **Section 20** of this bill requires a third party
 41 who wishes to pay the amounts prescribed pursuant to **sections 17-19** to conduct a review of
 42 the adequacy of the network of the third party and submit certain reports to the Commissioner
 43 and to the Legislative Committee on Health Care. **Section 23** of this bill requires the
 44 Commissioner to consider such a report when making a determination concerning the
 45 availability and accessibility of the network plan to which the report pertains.

46 **Section 21** of this bill requires a hospital with 100 or more beds that is not operated by a
 47 federal, state or local governmental entity or an independent center for emergency medical
 48 care that is operated by a person who also operates such a hospital to annually report certain
 49 information concerning the collection of debts, rate increases and negotiated payments for
 50 emergency services and care to the Department of Health and Human Services.

THE PEOPLE OF THE STATE OF NEVADA, REPRESENTED IN
 SENATE AND ASSEMBLY, DO ENACT AS FOLLOWS:

1 **Section 1.** Chapter 439B of NRS is hereby amended by adding thereto the
 2 provisions set forth as sections 2 to 21, inclusive, of this act.

3 **Sec. 2.** *As used in sections 2 to 21, inclusive, of this act, unless the context*
 4 *otherwise requires, the words and terms defined in sections 3 to 16, inclusive, of*
 5 *this act have the meanings ascribed to them in those sections.*

6 **Sec. 3.** *“Advocate” means the Governor’s Consumer Health Advocate*
 7 *appointed pursuant to NRS 223.550.*

8 **Sec. 4.** ~~“Air ambulance” has the meaning ascribed to it in NRS 450B.030.~~
 9 **(Deleted by amendment.)**

10 **Sec. 5.** ~~“Ambulance” has the meaning ascribed to it in NRS 450B.040.~~
 11 **(Deleted by amendment.)**

12 **Sec. 6.** *“Emergency services and care” has the meaning ascribed to it in*
 13 *NRS 439B.410.*

1 Sec. 7. ~~“Fire fighting agency” has the meaning ascribed to it in NRS~~
2 ~~450B.072.~~ (Deleted by amendment.)

3 Sec. 8. *“Independent center for emergency medical care” has the meaning*
4 *ascribed to it in NRS 449.013.*

5 Sec. 9. *“In-network hospital” means, for a particular patient, a hospital*
6 *that has entered into a contract with a third party for the provision of health care*
7 *to persons who are covered by a policy of insurance or other contractual*
8 *agreement which provides coverage to the patient and which is issued by that*
9 *third party.*

10 Sec. 10. *“In-network independent center for emergency medical care”*
11 *means, for a particular patient, an independent center for emergency medical*
12 *care that has entered into a contract with a third party for the provision of health*
13 *care to persons who are covered by a policy of insurance or other contractual*
14 *agreement which provides coverage to the patient and which is issued by that*
15 *third party.*

16 Sec. 11. *“In-network physician” means, for a particular patient, a*
17 *physician who has entered into a contract with a third party for the provision of*
18 *health care to persons who are covered by a policy of insurance or other*
19 *contractual agreement which provides coverage to the patient and which is issued*
20 *by that third party.*

21 Sec. 11.5. *“Medically necessary emergency services” has the meaning*
22 *ascribed to it in NRS 695G.170.*

23 Sec. 12. *“Out-of-network hospital” means, for a particular patient, a*
24 *hospital that has not entered into a contract with a third party for the provision of*
25 *health care to persons who are covered by a policy of insurance or other*
26 *contractual agreement which provides coverage to the patient and which is issued*
27 *by that third party.*

28 Sec. 13. *“Out-of-network independent center for emergency medical care”*
29 *means, for a particular patient, an independent center for emergency medical*
30 *care that has not entered into a contract with a third party for the provision of*
31 *health care to persons who are covered by a policy of insurance or other*
32 *contractual agreement which provides coverage to the patient and which is issued*
33 *by that third party.*

34 Sec. 14. *“Out-of-network physician” means, for a particular patient, a*
35 *physician who has not entered into a contract with a third party for the provision*
36 *of health care to persons who are covered by a policy of insurance or other*
37 *contractual agreement which provides coverage to the patient and which is issued*
38 *by that third party.*

39 Sec. 15. *“Third party” includes, without limitation:*

- 40 1. *An insurer as defined in NRS 679B.540;*
- 41 2. *A health benefit plan, as defined in NRS 689A.540, for employees which*
42 *provides coverage for emergency services and care at a hospital;*
- 43 3. *A participating public agency, as defined in NRS 287.04052, and any*
44 *other local governmental agency of the State of Nevada which provides a system*
45 *of health insurance for the benefit of its officers and employees, and the*
46 *dependents of such officers and employees, pursuant to chapter 287 of NRS; and*
47 4. *Any other insurer or organization providing health coverage or benefits*
48 *in accordance with state or federal law.*

49 Sec. 16. *“To stabilize” has the meaning ascribed to it in 42 U.S.C. §*
50 *1395dd.*

51 Sec. 17. 1. *Except as otherwise provided in subsections 3 and 4, an out-*
52 *of-network hospital with 100 or more beds that is not operated by a federal, state*
53 *or local governmental agency or an out-of-network independent center for*

1 emergency medical care that is operated by a person who also operates such a
2 hospital shall accept as payment in full for the provision of emergency services
3 and care to a patient, other than services and care provided to stabilize the
4 patient, a rate in accordance with subsection 2 if the patient:

5 (a) Was ~~transported~~ presented to the out-of-network hospital or out-of-
6 network independent center for emergency medical care for the provision of
7 medically necessary emergency services; ~~and care by an ambulance, air~~
8 ~~ambulance or vehicle of a fire fighting agency which has received a permit to~~
9 ~~operate pursuant to chapter 450B of NRS;~~ and

10 (b) Has a policy of insurance or other contractual agreement with a third
11 party that provides coverage to the patient for emergency services and care
12 provided by more than one hospital and independent center for emergency
13 medical care in this State other than the hospital or independent center for
14 emergency medical care to which the patient was ~~transported~~ presented.

15 2. Except as otherwise provided in subsections 3 and 4, an out-of-network
16 hospital with 100 or more beds that is not operated by a federal, state or local
17 governmental agency or an out-of-network independent center for emergency
18 medical care that is operated by a person who also operates such a hospital that
19 provides to a patient described in subsection 1 emergency services and care, other
20 than services and care provided to stabilize the patient, shall accept as payment in
21 full for such emergency services and care a rate which does not exceed the
22 greater of:

23 (a) The average amount negotiated by the third party with in-network
24 hospitals in this State for the same or similar emergency services and care,
25 excluding any deductible, copayment or coinsurance paid by the patient.

26 (b) One hundred twenty-five percent of the average amount paid by Medicare
27 pursuant to Title XVIII of the Social Security Act, 42 U.S.C. §§ 1395 et seq., on a
28 fee-for-service basis for the same or similar emergency services and care in the
29 geographic region in which the emergency services and care are rendered,
30 excluding any deductible, copayment or coinsurance paid by the patient.

31 ~~↪ The Commissioner of Insurance may~~ shall adopt regulations that interpret
32 the provisions of this subsection ~~to~~ which must provide for, without limitation, a
33 system for verifying a negotiated contract price submitted to the Commissioner of
34 Insurance by a third party or entity described in subsection 2, and which must be
35 consistent with the provisions of 29 C.F.R. § 2590.715-2719A to the extent
36 practicable. Except as otherwise provided in NRS 239.0115, any information
37 submitted pursuant to this section must be kept confidential by the Commissioner
38 of Insurance.

39 3. An out-of-network hospital or out-of-network independent center for
40 emergency medical care is not required to accept as payment in full the amount
41 specified pursuant to subsection 2 if:

42 (a) The third party that issued the policy of insurance or other contractual
43 agreement which provides coverage to the patient has not submitted the quarterly
44 reports required by section 20 of this act;

45 (b) The third party which provides coverage to the patient has not, in good
46 faith, participated in a negotiation or mediation pursuant to subsection 4 and has
47 not documented the occurrence and outcome of any negotiation or mediation;

48 (c) The patient has not paid the deductible, copayment or coinsurance that
49 the patient would have paid for the provision of emergency services and care at
50 an in-network hospital or in-network independent center for emergency medical
51 care; or

52 (d) The third party has not paid the out-of-network hospital or out-of-
53 network independent center for emergency medical care, as applicable, for the

1 *emergency services and care within 60 days after receipt of the bill and all*
2 *necessary medical records required to pay the claim or, if applicable, within 60*
3 *days after the conclusion of any negotiation or mediation between the third party*
4 *and the out-of-network hospital or out-of-network independent center for*
5 *emergency medical care.*

6 4. *If an out-of-network hospital or out-of-network independent center for*
7 *emergency medical care believes that the amounts prescribed in subsection 2 are*
8 *insufficient to compensate the out-of-network hospital or out-of-network*
9 *independent center for emergency medical care for the emergency services and*
10 *care provided by the out-of-network hospital or out-of-network independent*
11 *center for emergency medical care, the out-of-network hospital or out-of-network*
12 *independent center for emergency medical care ~~may~~ must, within 30 days of*
13 *receiving written notice of such amount from the third party, request in writing to*
14 *enter into negotiations with the third party which provides coverage to the patient*
15 *to resolve the difference between the amount charged by the out-of-network*
16 *hospital or out-of-network independent center for emergency medical care and*
17 *the amount paid by the third party. Such negotiations must begin within 2 weeks*
18 *of the out-of-network hospital or out-of-network independent center for*
19 *emergency medical care making the request for negotiation. If such negotiations*
20 *do not result in an agreement on the amount that will be paid for the emergency*
21 *services and care, the out-of-network hospital or out-of-network independent*
22 *center for emergency medical care may file a complaint with the Advocate*
23 *pursuant to NRS 223.560 and request that the Advocate mediate to determine the*
24 *amount that must be paid for such emergency services and care.*

25 5. *In no event shall the patient who received emergency services and care*
26 *be:*

27 (a) *Responsible for payment of any amount greater than any deductible,*
28 *copayment or coinsurance paid by the patient pursuant to his or her policy of*
29 *insurance; or*

30 (b) *Required to participate in any negotiation entered into pursuant to this*
31 *section or any mediation entered into pursuant to NRS 223.560.*

32 Sec. 18. 1. *Except as otherwise provided in subsections 3 and 4, an out-*
33 *of-network physician on the medical staff of an out-of-network hospital with 100*
34 *or more beds or an out-of-network independent center for emergency medical*
35 *care that is operated by a person who also operates such a hospital shall accept as*
36 *payment in full for the provision of emergency services and care to a patient,*
37 *other than services and care provided to stabilize the patient, a rate in accordance*
38 *with subsection 2 if the patient:*

39 (a) *Was ~~transported~~ presented to the out-of-network hospital or out-of-*
40 *network independent center for emergency medical care for the provision of*
41 *medically necessary emergency services; ~~and care by an ambulance, air~~*
42 *~~ambulance or vehicle of a fire fighting agency which has received a permit to~~*
43 *~~operate pursuant to chapter 450B of NRS;~~ and*

44 (b) *Has a policy of insurance or other contractual agreement with a third*
45 *party that provides coverage to the patient for the provision of emergency services*
46 *and care by more than one in-network physician in this State who provides the*
47 *same type of emergency services and care other than the out-of-network*
48 *physician who provided the emergency services and care at the out-of-network*
49 *hospital or out-of-network independent center for emergency medical care to*
50 *which the patient was ~~transported~~ presented.*

51 2. *Except as otherwise provided in subsections 3 and 4, an out-of-network*
52 *physician on the medical staff of an out-of-network hospital with 100 or more*
53 *beds or an out-of-network independent center for emergency medical care that is*

1 operated by a person who also operates such a hospital who provides to a patient
2 described in subsection 1 emergency services and care, other than services and
3 care provided to stabilize the patient, shall accept as payment in full for such
4 emergency services and care a rate which does not exceed the greater of:

5 (a) The average amount negotiated by the third party with in-network
6 physicians in this State for the same or similar emergency services and care,
7 excluding any deductible, copayment or coinsurance paid by the patient.

8 (b) One hundred twenty-five percent of the average amount paid by Medicare
9 pursuant to Title XVIII of the Social Security Act, 42 U.S.C. §§ 1395 et seq., on a
10 fee-for-service basis for the same or similar emergency services and care in the
11 geographic region in which the emergency services and care are rendered,
12 excluding any deductible, copayment or coinsurance paid by the patient.

13 ~~↪~~ The Commissioner of Insurance ~~may~~ shall adopt regulations that interpret
14 the provisions of this subsection ~~+~~ which must provide for, without limitation, a
15 system for verifying a negotiated contract price submitted to the Commissioner of
16 Insurance by a third party or entity described in subsection 2, and which must be
17 consistent with the provisions of 29 C.F.R. § 2590.715-2719A to the extent
18 practicable. Except as otherwise provided in NRS 239.0115, any information
19 submitted pursuant to this section must be kept confidential by the Commissioner
20 of Insurance.

21 3. An out-of-network physician is not required to accept as payment in full
22 the amount specified pursuant to subsection 2 if:

23 (a) The third party that issued the policy of insurance or other contractual
24 agreement which provides coverage to the patient has not submitted the quarterly
25 reports required by section 20 of this act;

26 (b) The third party which provides coverage to the patient has not, in good
27 faith, participated in a negotiation or mediation pursuant to subsection 4 and has
28 not documented the occurrence and outcome of any negotiation or mediation;

29 (c) The patient has not paid the deductible, copayment or coinsurance that
30 the patient would have paid for the provision of emergency services and care by
31 an in-network physician; or

32 (d) The third party has not paid the out-of-network physician for the
33 emergency services and care within 60 days after receipt of the bill and all
34 necessary medical records required to pay the claim or, if applicable, within 60
35 days after the conclusion of any negotiation or mediation between the third party
36 and the out-of-network physician.

37 4. If an out-of-network physician believes that the amounts prescribed in
38 subsection 2 are insufficient to compensate the out-of-network physician for the
39 emergency services and care provided by the out-of-network physician, the out-
40 of-network physician ~~may~~ must, within 30 days of receiving written notice of
41 such amount from the third party, request in writing to enter into negotiations
42 with the third party which provides coverage to the patient to resolve the
43 difference between the amount charged by the out-of-network physician and the
44 amount paid by the third party. Such negotiations must begin within 2 weeks of
45 the out-of-network physician making the request for negotiation. If such
46 negotiations do not result in an agreement on the amount that will be paid for
47 emergency services and care, the out-of-network physician may file a complaint
48 with the Advocate pursuant to NRS 223.560 and request that the Advocate
49 mediate to determine the amount that must be paid for such emergency services
50 and care.

51 5. In no event shall the patient who received emergency services and care
52 be:

1 (a) Responsible for payment of any amount greater than any deductible,
2 copayment or coinsurance paid by the patient pursuant to his or her policy of
3 insurance; or

4 (b) Required to participate in any negotiation entered into pursuant to this
5 section or any mediation entered into pursuant to NRS 223.560.

6 Sec. 19. 1. Except as otherwise provided in subsections 3 and 4, an out-
7 of-network physician on the medical staff of an in-network hospital with 100 or
8 more beds or an in-network independent center for emergency medical care that
9 is operated by a person who also operates such a hospital shall accept as payment
10 in full for the provision of emergency services and care to a patient, other than
11 services and care provided to stabilize the patient, a rate in accordance with
12 subsection 2 if the patient has a policy of insurance or other contractual
13 agreement with a third party that provides coverage to the patient for the
14 provision of emergency services and care by more than one physician in this
15 State who provides the same type of emergency services and care other than the
16 physician who provided the emergency services and care.

17 2. Except as otherwise provided in subsections 3 and 4, an out-of-network
18 physician on the medical staff of an in-network hospital with 100 or more beds or
19 an in-network independent center for emergency medical care that is operated by
20 a person who also operates such a hospital who provides to a patient described in
21 subsection 1 emergency services and care, other than services and care provided
22 to stabilize the patient, shall accept as payment in full for such emergency
23 services and care a rate which does not exceed the greater of:

24 (a) The average amount negotiated by the third party with in-network
25 physicians in this State for the same or similar emergency services and care,
26 excluding any deductible, copayment or coinsurance paid by the patient.

27 (b) One hundred twenty-five percent of the average amount paid by Medicare
28 pursuant to Title XVIII of the Social Security Act, 42 U.S.C. §§ 1395 et seq., on a
29 fee-for-service basis for the same or similar emergency services and care in the
30 geographic region in which the services are rendered, excluding any deductible,
31 copayment or coinsurance paid by the patient.

32 ~~↳~~ The Commissioner of Insurance ~~may~~ shall adopt regulations that interpret
33 the provisions of this subsection ~~+~~ which must provide for, without limitation, a
34 system for verifying a negotiated contract price submitted to the Commissioner of
35 Insurance by a third party or entity described in subsection 2, and which must be
36 consistent with the provisions of 29 C.F.R. § 2590.715-2719A to the extent
37 practicable. Except as otherwise provided in NRS 239.0115, any information
38 submitted pursuant to this section must be kept confidential by the Commissioner
39 of Insurance.

40 3. An out-of-network physician is not required to accept as payment in full
41 the amount specified pursuant to subsection 2 if:

42 (a) The third party that issued the policy of insurance or other contractual
43 agreement which provides coverage to the patient has not submitted the quarterly
44 reports required by section 20 of this act;

45 (b) The third party which provides coverage to the patient has not, in good
46 faith, participated in a negotiation or mediation pursuant to subsection 4 and has
47 not documented the occurrence and outcome of any negotiation or mediation;

48 (c) The patient has not paid the deductible, copayment or coinsurance that
49 the patient would have paid for the provision of emergency services and care to
50 an in-network physician; or

51 (d) The third party has not paid the out-of-network physician for the
52 emergency services and care within 60 days after receipt of the bill and all
53 necessary medical records required to pay the claim or, if applicable, within 60

1 days after the conclusion of any negotiation or mediation between the third party
2 and the out-of-network physician.

3 4. If an out-of-network physician believes that the amounts prescribed in
4 subsection 2 are insufficient to compensate the out-of-network physician for the
5 emergency services and care provided by the out-of-network physician, the out-
6 of-network physician ~~may~~ must, within 30 days of receiving written notice of
7 such amount from the third party, request in writing to enter into negotiations
8 with the third party which provides coverage to the patient to resolve the
9 difference between the amount charged by the out-of-network physician and the
10 amount paid by the third party. Such negotiations must begin within 2 weeks of
11 the out-of-network physician making the request for negotiation. If such
12 negotiations do not result in an agreement on the amount that will be paid for
13 emergency services and care, the out-of-network physician may file a complaint
14 with the Advocate pursuant to NRS 223.560 and request that the Advocate
15 mediate to determine the amount that must be paid for such emergency services
16 and care.

17 5. In no event shall the patient who received emergency services and care
18 be:

19 (a) Responsible for payment of any amount greater than any deductible,
20 copayment or coinsurance paid by the patient pursuant to his or her policy of
21 insurance; or

22 (b) Required to participate in any negotiation entered into pursuant to this
23 section or any mediation entered into pursuant to NRS 223.560.

24 Sec. 20. If a third party who issues a policy of insurance or other
25 contractual agreement that provides coverage for health care in this State wishes
26 for out-of-network hospitals, out-of-network independent centers for emergency
27 medical care and out-of-network physicians to accept as payment in full the
28 amounts prescribed in sections 17, 18 and 19 of this act, the third party shall:

29 1. Review the in-network hospitals, in-network independent centers for
30 emergency medical care and in-network physicians of the third party to
31 determine whether a person who is covered by that policy of insurance or other
32 contractual agreement that provides coverage for health care has adequate access
33 to health care, including, without limitation, a review of:

34 (a) The number and types of in-network hospitals, in-network independent
35 centers for emergency medical care and in-network physicians, including,
36 without limitation, emergency room physicians, anesthesiologists and specialty
37 physicians;

38 (b) Whether a person who is covered by the policy of insurance or other
39 contractual agreement that provides coverage for the provision of health care has
40 access to in-network hospitals, in-network independent centers for emergency
41 medical care and in-network physicians without experiencing an unreasonable
42 delay in the provision of health care; and

43 (c) The in-network hospitals and in-network independent centers for
44 emergency medical care which provide emergency services and care and the
45 number and type of in-network physicians on the medical staff of those in-
46 network hospitals and in-network independent centers for emergency medical
47 care to ensure that the third party has contracted with a sufficient number and
48 type of physicians who are on the medical staff of those in-network hospitals and
49 in-network independent centers for emergency medical care.

50 2. Review the frequency with which persons covered by the policy of
51 insurance or other contractual agreement that provides coverage for the
52 provision of health care are treated for emergency services and care by out-of-
53 network physicians at in-network hospitals and in-network independent centers

1 *for emergency medical care and the rate at which those services and care are*
2 *reimbursed by the third party.*

3 *3. Ensure that persons covered by the policy of insurance or other*
4 *contractual agreement that provides coverage for the provision of health care*
5 *receive adequate information regarding in-network hospitals, in-network*
6 *independent centers for emergency medical care and in-network physicians and*
7 *the financial impact of receiving emergency services and care from out-of-*
8 *network hospitals, out-of-network independent centers for emergency medical*
9 *care and out-of-network physicians, including, without limitation, the financial*
10 *impact of receiving emergency services and care from an out-of-network*
11 *physician on the medical staff of an in-network hospital or in-network*
12 *independent center for emergency medical care. The information must be*
13 *provided in a format that is meaningful for persons making an informed decision*
14 *concerning emergency services and care and must be accessible to persons*
15 *covered by the policy of insurance or other contractual agreement.*

16 *4. Submit once each calendar quarter to the Commissioner of Insurance*
17 *and the Legislative Committee on Health Care a report containing a summary of*
18 *the reviews conducted pursuant to subsections 1 and 2 and the educational efforts*
19 *undertaken pursuant to subsection 3.*

20 **Sec. 21.** *Each hospital with 100 or more beds that is not operated by a*
21 *federal, state or local governmental agency and each independent center for*
22 *emergency medical care that is operated by a person who also operates such a*
23 *hospital shall submit to the Department an annual report which must include:*

24 *1. The number of patients from whom the hospital or independent center*
25 *for emergency medical care or a person acting on its behalf has attempted to*
26 *collect a debt for any amount owed to the hospital or independent center for*
27 *emergency medical care for emergency services and care;*

28 *2. The number of patients from whom a physician on the medical staff at*
29 *the hospital or independent center for emergency medical care or a person acting*
30 *on behalf of such a physician has attempted to collect a debt for any amount*
31 *owed to the physician for emergency services and care;*

32 *3. The amount of any increase in the rate negotiated with a third party for*
33 *emergency services and care that exceeds the percentage of increase in the*
34 *Consumer Price Index, Medical Care Component, for the year in which the rate*
35 *is increased and any justification for the increase; and*

36 *4. The amount of each payment negotiated by the hospital or independent*
37 *center for emergency medical care pursuant to subsection 4 of section 17 of this*
38 *act or a physician on the medical staff of the hospital or independent center for*
39 *emergency medical care pursuant to subsection 4 of section 18 or subsection 4 of*
40 *section 19 of this act and the emergency services and care for which the payment*
41 *was made.*

42 **Sec. 21.3.** Chapter 223 of NRS is hereby amended by adding thereto a
43 new section to read as follows:

44 1. The procedure established by regulation pursuant to paragraph (j) of
45 subsection 1 of NRS 223.560 for filing and processing complaints concerning the
46 rate of payment prescribed by sections 17, 18 and 19 of this act and the mediation
47 of those complaints must:

48 (a) Require the Advocate or the Advocate's designee to determine, if an
49 agreement between the parties cannot be reached, an acceptable rate that must be
50 paid to the hospital, independent center for emergency medical care or physician
51 within 10 days of the conclusion of the mediation;

52 (b) Provide that a decision made by the Advocate or the Advocate's designee
53 is binding on both parties subject to the mediation; and

1 (c) Provide that the costs of the mediation must be equally shared between
2 the two parties subject to the mediation.

3 2. Except as otherwise provided in NRS 239.0115, any information received
4 by the Advocate or the Advocate's designee during the mediation procedure
5 established pursuant to paragraph (j) of subsection 1 of NRS 233.560 must be
6 kept confidential by the Advocate or the Advocate's designee.

7 Sec. 21.6. NRS 223.500 is hereby amended to read as follows:

8 223.500 As used in NRS 223.500 to 223.575, inclusive, and section 21.3 of
9 this act, unless the context otherwise requires, the words and terms defined in NRS
10 223.505 to 223.535, inclusive, have the meanings ascribed to them in those
11 sections.

12 Sec. 21.9. NRS 223.540 is hereby amended to read as follows:

13 223.540 The provisions of NRS 223.085 do not apply to the provisions of
14 NRS 223.500 to 223.575, inclusive, 4, and section 21.3 of this act.

15 Sec. 22. NRS 223.560 is hereby amended to read as follows:

16 223.560 1. The Advocate shall:

17 (a) Respond to written and telephonic inquiries received from consumers and
18 injured employees regarding concerns and problems related to health care and
19 workers' compensation;

20 (b) Assist consumers and injured employees in understanding their rights and
21 responsibilities under health care plans, including, without limitation, the Public
22 Employees' Benefits Program, and policies of industrial insurance;

23 (c) Identify and investigate complaints of consumers and injured employees
24 regarding their health care plans, including, without limitation, the Public
25 Employees' Benefits Program, and policies of industrial insurance and assist those
26 consumers and injured employees to resolve their complaints, including, without
27 limitation:

28 (1) Referring consumers and injured employees to the appropriate agency,
29 department or other entity that is responsible for addressing the specific complaint
30 of the consumer or injured employee; and

31 (2) Providing counseling and assistance to consumers and injured
32 employees concerning health care plans, including, without limitation, the Public
33 Employees' Benefits Program, and policies of industrial insurance;

34 (d) Provide information to consumers and injured employees concerning health
35 care plans, including, without limitation, the Public Employees' Benefits Program,
36 and policies of industrial insurance in this State;

37 (e) Establish and maintain a system to collect and maintain information
38 pertaining to the written and telephonic inquiries received by the Office for
39 Consumer Health Assistance;

40 (f) Take such actions as are necessary to ensure public awareness of the
41 existence and purpose of the services provided by the Advocate pursuant to this
42 section;

43 (g) In appropriate cases and pursuant to the direction of the Advocate, refer a
44 complaint or the results of an investigation to the Attorney General for further
45 action;

46 (h) Provide information to and applications for prescription drug programs for
47 consumers without insurance coverage for prescription drugs or pharmaceutical
48 services;

49 (i) Establish and maintain an Internet website which includes:

50 (1) Information concerning purchasing prescription drugs from Canadian
51 pharmacies that have been recommended by the State Board of Pharmacy for
52 inclusion on the Internet website pursuant to subsection 4 of NRS 639.2328;

1 (2) Links to websites of Canadian pharmacies which have been
2 recommended by the State Board of Pharmacy for inclusion on the Internet website
3 pursuant to subsection 4 of NRS 639.2328; and

4 (3) A link to the website established and maintained pursuant to NRS
5 439A.270 which provides information to the general public concerning the charges
6 imposed and the quality of the services provided by the hospitals and surgical
7 centers for ambulatory patients in this State; ~~and~~

8 (j) ~~Establish~~ *In accordance with section 21.3 of this act, establish by*
9 *regulation a procedure for filing and processing complaints concerning the rate*
10 *of payment prescribed by sections 17, 18 and 19 of this act and the mediation of*
11 *those complaints to determine:*

12 (1) *Whether the rates paid pursuant to sections 17, 18 and 19 of this act*
13 *are sufficient in a particular circumstance; and*

14 (2) *If a determination is made that a rate is not sufficient, an acceptable*
15 *rate that must be paid to the hospital, independent center for emergency medical*
16 *care or physician that filed the complaint; and*

17 (k) Assist consumers with filing complaints against health care facilities and
18 health care professionals. As used in this paragraph, "health care facility" has the
19 meaning ascribed to it in NRS 162A.740.

20 2. The Advocate may adopt regulations to carry out the provisions of NRS
21 223.560 to 223.575, inclusive.

22 **Sec. 22.5. NRS 239.010 is hereby amended to read as follows:**

23 239.010 1. Except as otherwise provided in this section and NRS 1.4683,
24 1.4687, 1A.110, 41.071, 49.095, 62D.420, 62D.440, 62E.516, 62E.620, 62H.025,
25 62H.030, 62H.170, 62H.220, 62H.320, 75A.100, 75A.150, 76.160, 78.152, 80.113,
26 81.850, 82.183, 86.246, 86.54615, 87.515, 87.5413, 87A.200, 87A.580, 87A.640,
27 88.3355, 88.5927, 88.6067, 88A.345, 88A.7345, 89.045, 89.251, 90.730, 91.160,
28 116.757, 116A.270, 116B.880, 118B.026, 119.260, 119.265, 119.267, 119.280,
29 119A.280, 119A.653, 119B.370, 119B.382, 120A.690, 125.130, 125B.140,
30 126.141, 126.161, 126.163, 126.730, 127.007, 127.057, 127.130, 127.140,
31 127.2817, 130.312, 130.712, 136.050, 159.044, 172.075, 172.245, 176.015,
32 176.0625, 176.09129, 176.156, 176A.630, 178.39801, 178.4715, 178.5691,
33 179.495, 179A.070, 179A.165, 179A.450, 179D.160, 200.3771, 200.3772,
34 200.5095, 200.604, 202.3662, 205.4651, 209.392, 209.3925, 209.419, 209.521,
35 211A.140, 213.010, 213.040, 213.095, 213.131, 217.105, 217.110, 217.464,
36 217.475, 218A.350, 218E.625, 218F.150, 218G.130, 218G.240, 218G.350,
37 228.270, 228.450, 228.495, 228.570, 231.069, 231.1473, 233.190, 237.300,
38 239.0105, 239.0113, 239B.030, 239B.040, 239B.050, 239C.140, 239C.210,
39 239C.230, 239C.250, 239C.270, 240.007, 241.020, 241.030, 241.039, 242.105,
40 244.264, 244.335, 250.087, 250.130, 250.140, 250.150, 268.095, 268.490, 268.910,
41 271A.105, 281.195, 281A.350, 281A.440, 281A.550, 284.4068, 286.110, 287.0438,
42 289.025, 289.080, 289.387, 289.830, 293.5002, 293.503, 293.558, 293B.135,
43 293D.510, 331.110, 332.061, 332.351, 333.333, 333.335, 338.070, 338.1379,
44 338.16925, 338.1725, 338.1727, 348.420, 349.597, 349.775, 353.205, 353A.049,
45 353A.085, 353A.100, 353C.240, 360.240, 360.247, 360.255, 360.755, 361.044,
46 361.610, 365.138, 366.160, 368A.180, 372A.080, 378.290, 378.300, 379.008,
47 385A.830, 385B.100, 387.626, 387.631, 388.1455, 388.259, 388.501, 388.503,
48 388.513, 388.750, 391.035, 392.029, 392.147, 392.264, 392.271, 392.850, 394.167,
49 394.1698, 394.447, 394.460, 394.465, 396.3295, 396.405, 396.525, 396.535,
50 398.403, 408.3885, 408.3886, 408.3888, 408.5484, 412.153, 416.070, 422.2749,
51 422.305, 422A.342, 422A.350, 425.400, 427A.1236, 427A.872, 432.205,
52 432B.175, 432B.280, 432B.290, 432B.407, 432B.430, 432B.560, 433.534,
53 433A.360, 439.840, 439B.420, 440.170, 441A.195, 441A.220, 441A.230, 442.330,

1 442.395, 445A.665, 445B.570, 449.209, 449.245, 449.720, 450.140, 453.164,
2 453.720, 453A.610, 453A.700, 458.055, 458.280, 459.050, 459.3866, 459.555,
3 459.7056, 459.846, 463.120, 463.15993, 463.240, 463.3403, 463.3407, 463.790,
4 467.1005, 480.365, 481.063, 482.170, 482.5536, 483.340, 483.363, 483.575,
5 483.659, 483.800, 484E.070, 485.316, 503.452, 522.040, 534A.031, 561.285,
6 571.160, 584.655, 587.877, 598.0964, 598.098, 598A.110, 599B.090, 603.070,
7 603A.210, 604A.710, 612.265, 616B.012, 616B.015, 616B.315, 616B.350,
8 618.341, 618.425, 622.310, 623.131, 623A.137, 624.110, 624.265, 624.327,
9 625.425, 625A.185, 628.418, 628B.230, 628B.760, 629.047, 629.069, 630.133,
10 630.30665, 630.336, 630A.555, 631.368, 632.121, 632.125, 632.405, 633.283,
11 633.301, 633.524, 634.055, 634.214, 634A.185, 635.158, 636.107, 637.085,
12 637B.288, 638.087, 638.089, 639.2485, 639.570, 640.075, 640A.220, 640B.730,
13 640C.400, 640C.745, 640C.760, 640D.190, 640E.340, 641.090, 641A.191,
14 641B.170, 641C.760, 642.524, 643.189, 644.446, 645.180, 645.625, 645A.050,
15 645A.082, 645B.060, 645B.092, 645C.220, 645C.225, 645D.130, 645D.135,
16 645E.300, 645E.375, 645G.510, 645H.320, 645H.330, 647.0945, 647.0947,
17 648.033, 648.197, 649.065, 649.067, 652.228, 654.110, 656.105, 661.115, 665.130,
18 665.133, 669.275, 669.285, 669A.310, 671.170, 673.430, 675.380, 676A.340,
19 676A.370, 677.243, 679B.122, 679B.152, 679B.159, 679B.190, 679B.285,
20 679B.690, 680A.270, 681A.440, 681B.260, 681B.410, 681B.540, 683A.0873,
21 685A.077, 686A.289, 686B.170, 686C.306, 687A.110, 687A.115, 687C.010,
22 688C.230, 688C.480, 688C.490, 692A.117, 692C.190, 692C.3536, 692C.3538,
23 692C.354, 692C.420, 693A.480, 693A.615, 696B.550, 703.196, 704B.320,
24 704B.325, 706.1725, 706A.230, 710.159, 711.600, *and sections 17, 18 and 19 of*
25 *this act*, sections 35, 38 and 41 of chapter 478, Statutes of Nevada 2011 and section
26 2 of chapter 391, Statutes of Nevada 2013 and unless otherwise declared by law to
27 be confidential, all public books and public records of a governmental entity must
28 be open at all times during office hours to inspection by any person, and may be
29 fully copied or an abstract or memorandum may be prepared from those public
30 books and public records. Any such copies, abstracts or memoranda may be used to
31 supply the general public with copies, abstracts or memoranda of the records or
32 may be used in any other way to the advantage of the governmental entity or of the
33 general public. This section does not supersede or in any manner affect the federal
34 laws governing copyrights or enlarge, diminish or affect in any other manner the
35 rights of a person in any written book or record which is copyrighted pursuant to
36 federal law.

37 2. A governmental entity may not reject a book or record which is
38 copyrighted solely because it is copyrighted.

39 3. A governmental entity that has legal custody or control of a public book or
40 record shall not deny a request made pursuant to subsection 1 to inspect or copy or
41 receive a copy of a public book or record on the basis that the requested public
42 book or record contains information that is confidential if the governmental entity
43 can redact, delete, conceal or separate the confidential information from the
44 information included in the public book or record that is not otherwise confidential.

45 4. A person may request a copy of a public record in any medium in which
46 the public record is readily available. An officer, employee or agent of a
47 governmental entity who has legal custody or control of a public record:

48 (a) Shall not refuse to provide a copy of that public record in a readily
49 available medium because the officer, employee or agent has already prepared or
50 would prefer to provide the copy in a different medium.

51 (b) Except as otherwise provided in NRS 239.030, shall, upon request, prepare
52 the copy of the public record and shall not require the person who has requested the
53 copy to prepare the copy himself or herself.

1 **Sec. 23.** NRS 687B.490 is hereby amended to read as follows:

2 687B.490 1. A carrier that offers coverage in the group or individual market
3 must, before making any network plan available for sale in this State, demonstrate
4 the capacity to deliver services adequately by applying to the Commissioner for the
5 issuance of a network plan and submitting a description of the procedures and
6 programs to be implemented to meet the requirements described in subsection 2.

7 2. The Commissioner shall determine, within 90 days after receipt of the
8 application required pursuant to subsection 1, if the carrier, with respect to the
9 network plan:

10 (a) Has demonstrated the willingness and ability to ensure that health care
11 services will be provided in a manner to ensure both availability and accessibility of
12 adequate personnel and facilities in a manner that enhances availability,
13 accessibility and continuity of service;

14 (b) Has organizational arrangements established in accordance with regulations
15 promulgated by the Commissioner; and

16 (c) Has a procedure established in accordance with regulations promulgated by
17 the Commissioner to develop, compile, evaluate and report statistics relating to the
18 cost of its operations, the pattern of utilization of its services, the availability and
19 accessibility of its services and such other matters as may be reasonably required by
20 the Commissioner.

21 3. The Commissioner may certify that the carrier and the network plan meet
22 the requirements of subsection 2, or may determine that the carrier and the network
23 plan do not meet such requirements. Upon a determination that the carrier and the
24 network plan do not meet the requirements of subsection 2, the Commissioner shall
25 specify in what respects the carrier and the network plan are deficient.

26 4. A carrier approved to issue a network plan pursuant to this section must file
27 annually with the Commissioner a summary of information compiled pursuant to
28 subsection 2 in a manner determined by the Commissioner.

29 5. The Commissioner shall, not less than once each year, or more often if
30 deemed necessary by the Commissioner for the protection of the interests of the
31 people of this State, make a determination concerning the availability and
32 accessibility of the health care services of any network plan approved pursuant to
33 this section.

34 6. The expense of any determination made by the Commissioner pursuant to
35 this section must be assessed against the carrier and remitted to the Commissioner.

36 7. When making any determination concerning the availability and
37 accessibility of the services of any network plan or proposed network plan pursuant
38 to this section, the Commissioner shall consider ~~services~~ :

39 (a) *Services* that may be provided through telehealth, as defined in NRS
40 629.515, pursuant to the network plan or proposed network plan to be available
41 services.

42 (b) *The information contained in the most recent report submitted pursuant*
43 *to section 20 of this act that pertains to the network plan, if such a report has*
44 *been submitted.*

45 8. As used in this section, “network plan” has the meaning ascribed to it in
46 NRS 689B.570.

47 **Sec. 24.** The Governor’s Consumer Health Advocate appointed pursuant to
48 NRS 223.550 shall adopt the regulations required by NRS 223.560, as amended by
49 section 22 of this act, on or before October 1, 2017.

50 **Sec. 25.** 1. On or before June 30, 2018, the Legislative Committee on
51 Health Care shall review the provisions of this act, including, without limitation,
52 the rate of payment set forth in sections 17, 18 and 19 of this act, to determine

1 whether providers of health care are being adequately compensated for the
2 provision of emergency services and care.

3 2. The Legislative Committee on Health Care shall forward to the Assembly
4 Standing Committee on Health and Human Services and the Senate Standing
5 Committee on Health and Human Services the results of the review conducted
6 pursuant to subsection 1 and any proposed changes to the provisions of this act,
7 including, without limitation, the rate of payment set forth in sections 17, 18 and 19
8 of this act.

9 **Sec. 26.** The provisions of subsection 1 of NRS 218D.380 do not apply to
10 any provision of this act which adds or revises a requirement to submit a report to
11 the Legislature.

12 **Sec. 27.** This act becomes effective:

13 1. Upon passage and approval for the purpose of adopting any regulations and
14 performing any other preparatory administrative tasks that are necessary to carry
15 out the provisions of this act; and

16 2. On January 1, 2018, for all other purposes.