

ASSEMBLY BILL NO. 180—ASSEMBLYWOMAN HANSEN

FEBRUARY 25, 2021

Referred to Committee on Commerce and Labor

SUMMARY—Revises provisions governing policies of insurance which provide for the payment of expenses which are not covered by Medicare. (BDR 57-857)

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 insurance; requiring the adoption of regulations to require insurers offering policies of insurance which provide for the payment of expenses which are not covered by Medicare to offer at least one such policy to provide coverage to certain persons with a disability; and providing other matters properly relating thereto.

Legislative Counsel’s Digest:

1 Existing federal law provides for the Medicare program, which is a public
2 health insurance program for persons 65 years of age and older and specified
3 persons with disabilities who are less than 65 years of age. (42 U.S.C. §§ 1395 et
4 seq.) Existing law requires the Commissioner of Insurance to adopt regulations
5 relating to the form, content and sale of policies of insurance which provide for the
6 payment of expenses which are not covered by Medicare. (NRS 687B.430) This
7 bill requires an insurer offering such a policy to offer at least one such policy to
8 provide coverage for persons who are less than 65 years of age and who qualify for
9 Medicare because of a disability.

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

1 **Section 1.** NRS 687B.430 is hereby amended to read as
2 follows:

3 687B.430 1. The Commissioner may adopt regulations
4 relating to the form, content and sale of policies of insurance which
5 provide for the payment of expenses which are not covered by



1 Medicare. *The regulations must require each insurer offering*
2 *such a policy to offer at least one such policy to provide coverage*
3 *for persons with a disability who are less than 65 years of age and*
4 *eligible for Medicare.*

5 2. The Commissioner may adopt regulations relating to the sale
6 of more than one policy of health insurance to the same person.

7 3. As used in this section, "Medicare" means the program of
8 health insurance for aged persons and persons with disabilities
9 established pursuant to Title XVIII of the Social Security Act (42
10 U.S.C. §§ 1395 et seq.).

11 **Sec. 2.** 1. This section becomes effective upon passage and
12 approval.

13 2. Section 1 of this act becomes effective:

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

17 (b) On January 1, 2022, for all other purposes.

