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**A.B. 45**

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ASSEMBLY BILL NO. 45—COMMITTEE  
ON GOVERNMENT AFFAIRS

(ON BEHALF OF THE STATE TREASURER)

PREFILED NOVEMBER 16, 2022

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Referred to Committee on Health and Human Services

SUMMARY—Creates a program to repay the student education loans of certain providers of health care. (BDR 18-359)

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.

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AN ACT relating to health care; creating a program to repay the student education loans of certain providers of health care; prescribing the requirements to receive repayment of student education loans under the program; providing for the administration of the program; providing certain funding for the program; and providing other matters properly relating thereto.

**Legislative Counsel's Digest:**

1 Existing law requires the State Treasurer to perform certain duties relating to  
2 the financing of higher education, including designating a Student Loan  
3 Ombudsman and administering the Nevada College Savings Trust Fund and the  
4 Millennium Scholarship Trust Fund. (NRS 226.400, 226.560, 353B.320, 353B.350,  
5 396.926) **Section 6** of this bill creates the Student Loan Repayment for Providers of  
6 Health Care in Underserved Communities Program to repay the student education  
7 loans of qualified providers of health care who work in certain underserved  
8 communities. **Section 6** requires the State Treasurer to prioritize certain providers  
9 of health care when awarding repayment of student education loans under the  
10 Program, and **section 8** of this bill requires the State Treasurer to adopt regulations  
11 prescribing the manner in which that prioritization will be implemented. **Section 7**  
12 of this bill prescribes the requirements for a provider of health care to be eligible  
13 for repayment of student education loans under the Program. **Section 8** requires the  
14 State Treasurer to adopt regulations to prescribe certain procedures and standards  
15 relating to the Program, including: (1) the procedure to apply for repayment of  
16 student education loans under the Program; (2) any additional standards for  
17 eligibility to receive repayment of student education loans under the Program; and



\* A B 4 5 \*

18 (3) a methodology for determining the amount of repayment of a student education  
19 loan that a provider of health care may receive. **Section 8** also authorizes the State  
20 Treasurer to adopt any other regulations necessary to carry out the Program.  
21 **Sections 2-5** of this bill define certain terms related to the Program. **Sections 8 and**  
22 **13** of this bill provide for the confidentiality of applications to receive repayment of  
23 student education loans under the Program and the personally identifiable  
24 information of applicants. **Section 9** of this bill: (1) authorizes the State Treasurer  
25 to employ the necessary staff to administer the Program; and (2) requires the State  
26 Treasurer to post certain information about the Program on an Internet website.

27 **Section 11** of this bill requires the Student Loan Ombudsman to assist certain  
28 student loan borrowers to become aware of, qualify for and apply for the Program.

29 **Section 10** of this bill creates the Account for Student Loan Repayment for  
30 Providers of Health Care in Underserved Communities in the State General Fund to  
31 fund the Program. **Section 12** of this bill requires the State Treasurer to transfer  
32 certain money from the Abandoned Property Trust Account to the Account for  
33 Student Loan Repayment for Providers of Health Care in Underserved  
34 Communities.

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

1 **Section 1.** Chapter 226 of NRS is hereby amended by adding  
2 thereto the provisions set forth as sections 2 to 10, inclusive, of this  
3 act.

4 **Sec. 2.** *As used in sections 2 to 10, inclusive, of this act,*  
5 *unless the context otherwise requires, the words and terms defined*  
6 *in sections 3, 4 and 5 of this act have the meanings ascribed to*  
7 *them those sections.*

8 **Sec. 3.** *“Program” means the Student Loan Repayment for*  
9 *Providers of Health Care in Underserved Communities Program*  
10 *created by section 6 of this act.*

11 **Sec. 4.** *“Provider of health care” has the meaning ascribed*  
12 *to it in NRS 629.031.*

13 **Sec. 5.** *“Student education loan” has the meaning ascribed*  
14 *to it in NRS 226.510.*

15 **Sec. 6. 1.** *The Student Loan Repayment for Providers of*  
16 *Health Care in Underserved Communities Program is hereby*  
17 *created to repay the student education loans of providers of health*  
18 *care who are eligible for the Program pursuant to sections 7 and 8*  
19 *of this act and any regulations adopted pursuant thereto.*

20 **2.** *The State Treasurer shall administer the Program.*

21 **3.** *In administering the Program, the State Treasurer shall:*

22 *(a) Ensure that persons who receive repayment of student*  
23 *education loans are committed to providing health care services in*  
24 *an underserved community in this State;*

25 *(b) Prioritize the repayment of student education loans for*  
26 *providers of primary care and other providers of health care*



1 *specified by regulation of the State Treasurer in accordance with*  
2 *the regulations adopted pursuant to section 8 of this act; and*

3 *(c) Work collaboratively to raise awareness about the Program*  
4 *with organizations that work with providers of health care and*  
5 *students studying to become providers of health care, including,*  
6 *without limitation:*

7 *(1) Educational institutions in this State, including, without*  
8 *limitation, institutions in the Nevada System of Higher Education;*

9 *(2) Organizations that represent medical students and other*  
10 *students studying to become providers of health care;*

11 *(3) Organizations that represent providers of health care;*

12 *(4) Tribal governments; and*

13 *(5) Organizations who advocate for improved health*  
14 *outcomes in minority communities.*

15 *4. As used in this section, “primary care” means the practice*  
16 *of family medicine, pediatrics, internal medicine or obstetrics and*  
17 *gynecology.*

18 **Sec. 7.** *A provider of health care is eligible for repayment of*  
19 *a student education loan under the Program if the provider of*  
20 *health care:*

21 *1. Is a current resident of this State;*

22 *2. Graduated on or after July 31, 2023, from an institution in*  
23 *the Nevada System of Higher Education or another accredited*  
24 *institution of higher education in this State with a degree in a*  
25 *health-related field;*

26 *3. Is actively licensed, certified or registered in good standing*  
27 *to practice in this State as a provider of health care; and*

28 *4. Commits to at least 5 years of clinical practice as a*  
29 *licensed, certified or registered provider of health care in this*  
30 *State:*

31 *(a) In a census tract which, upon commencement of such*  
32 *clinical practice, is designated as a qualified census tract by the*  
33 *United States Secretary of Housing and Urban Development*  
34 *pursuant to 26 U.S.C. § 42(d)(5)(B)(ii);*

35 *(b) In a census tract which, upon commencement of such*  
36 *clinical practice, has a high level of social vulnerability as*  
37 *determined according to the Social Vulnerability Index developed*  
38 *by the Centers for Disease Control and Prevention of the United*  
39 *States Department of Health and Human Services;*

40 *(c) In a community in which, according to the decennial*  
41 *census immediately preceding the commencement of such clinical*  
42 *practice, at least 20 percent of households were not proficient in*  
43 *the English language;*

44 *(d) On tribal lands or in a community where tribal members*  
45 *commonly reside; or*



1 (e) *In a geographic area that has been subject to historical*  
2 *instances of redlining, segregation or other discriminatory*  
3 *practices on the basis of race, color, religion, national origin,*  
4 *disability, sexual orientation, sex or gender identity or expression,*  
5 *as determined by the State Treasurer in accordance with the*  
6 *regulations adopted pursuant to section 8 of this act.*

7 **Sec. 8.** 1. *A provider of health care who meets the*  
8 *qualifications set forth in section 7 of this act and wishes to*  
9 *receive repayment of student education loans from the Program*  
10 *must submit an application to the State Treasurer in the form*  
11 *prescribed by the State Treasurer and comply with any regulations*  
12 *adopted pursuant to subsection 2.*

13 2. *The State Treasurer:*

14 (a) *Shall adopt regulations prescribing the procedures and*  
15 *standards, in addition to those prescribed by section 7 of this act,*  
16 *for determining the eligibility of a provider of health care to*  
17 *receive repayment of a student education loan from the Program.*

18 (b) *Shall adopt regulations establishing a methodology for*  
19 *determining the amount of repayment of a student education loan*  
20 *that a provider of health care is eligible to receive from the*  
21 *Program. That methodology must include, without limitation, a*  
22 *sliding scale that conditions the amount a provider of health care*  
23 *should receive from the Program on areas of specialization, type*  
24 *of degree and average loan burden for the particular field of*  
25 *health care in which the provider practices.*

26 (c) *Shall adopt regulations establishing the manner in which*  
27 *the Program must prioritize the repayment of student education*  
28 *loans for the providers of health care pursuant to paragraph (b) of*  
29 *subsection 3 of section 6 of this act.*

30 (d) *Shall adopt regulations prescribing the manner in which*  
31 *the State Treasurer will determine whether a geographic area*  
32 *meets the requirements of paragraph (e) of subsection 4 of section*  
33 *7 of this act.*

34 (e) *Shall adopt regulations prescribing the procedures for the*  
35 *repayment of a student education loan of a provider of health care*  
36 *who has been found eligible to receive such repayment from the*  
37 *Program.*

38 (f) *May adopt any other regulations necessary to carry out the*  
39 *Program.*

40 3. *The Program may not provide to a provider of health care*  
41 *more than \$120,000 for the repayment of student education loans.*

42 4. *The application of a provider of health care for repayment*  
43 *of a student education loan and any related personally identifiable*  
44 *information of the applicant is confidential.*

45 **Sec. 9.** *The State Treasurer:*



1 *1. May employ such staff as the State Treasurer deems*  
2 *necessary to administer the Program.*

3 *2. Shall post information about the Program, including,*  
4 *without limitation, the requirements to be eligible to receive*  
5 *repayment of student education loans from the Program and the*  
6 *procedure to apply for such repayment, on an Internet website*  
7 *maintained by the State Treasurer.*

8 **Sec. 10.** *1. The Account for Student Loan Repayment for*  
9 *Providers of Health Care in Underserved Communities is hereby*  
10 *created in the State General Fund. The State Treasurer shall*  
11 *administer the Account.*

12 *2. Money for the Account may be provided:*

13 *(a) By direct legislative appropriation;*

14 *(b) By transfer from another account, including, without*  
15 *limitation, the Abandoned Property Trust Account created by NRS*  
16 *120A.620; or*

17 *(c) As provided in subsection 5.*

18 *3. Money in the Account must be used solely:*

19 *(a) To administer the Account and the Program; and*

20 *(b) To repay the student education loans of providers of health*  
21 *care who have qualified for such repayment pursuant to sections 7*  
22 *and 8 of this act.*

23 *4. The interest and income earned on the money in the*  
24 *Account, after deducting any applicable charges, must be credited*  
25 *to the Account. Any money remaining in the Account at the end of*  
26 *a fiscal year does not revert to the State General Fund, and the*  
27 *balance in the Account must be carried forward to the next fiscal*  
28 *year.*

29 *5. The State Treasurer may apply for and accept any gift,*  
30 *donation, bequest, grant or other source of money for the purpose*  
31 *of administering the Program and repaying the student education*  
32 *loans of providers of health care who have qualified for repayment*  
33 *of student education loans pursuant to sections 7 and 8 of this act.*  
34 *The State Treasurer shall deposit any money so received into the*  
35 *Account.*

36 **Sec. 11.** NRS 226.570 is hereby amended to read as follows:

37 226.570 The Student Loan Ombudsman shall:

38 1. Receive, review and attempt to resolve any complaint from a  
39 student loan borrower, including, without limitation, attempting to  
40 resolve such a complaint in collaboration with an institution of  
41 higher education, a student loan servicer and any other person who  
42 participates in providing a student education loan.

43 2. Compile and analyze data on complaints as described in  
44 subsection 1.



1 3. Assist student loan borrowers to understand their rights and  
2 responsibilities under the terms of student education loans.

3 4. Provide information to the public, governmental agencies  
4 and the Legislature regarding the problems and concerns of student  
5 loan borrowers and make recommendations for resolving those  
6 problems and concerns.

7 5. Analyze and monitor the development and implementation  
8 of federal, state and local laws, regulations and policies relating to  
9 student loan borrowers and recommend any changes the Student  
10 Loan Ombudsman deems necessary.

11 6. Review the complete history of any student education loan  
12 for any student loan borrower who has provided written consent for  
13 such a review.

14 7. Disseminate information concerning the availability of the  
15 Student Loan Ombudsman to assist student loan borrowers,  
16 potential student loan borrowers, institutions of higher education,  
17 student loan servicers and any other persons who participate in  
18 providing a student education loan, with any concerns relating to  
19 student loan servicing.

20 8. *Assist student loan borrowers who are pursuing degrees in*  
21 *a health-related field to become aware of, qualify for and apply for*  
22 *the Student Loan Repayment for Providers of Health Care in*  
23 *Underserved Communities Program created by section 6 of this*  
24 *act.*

25 9. Take any other actions necessary to fulfill the duties of the  
26 Student Loan Ombudsman as set forth in this section.

27 **Sec. 12.** NRS 120A.620 is hereby amended to read as follows:

28 120A.620 1. There is hereby created in the State General  
29 Fund the Abandoned Property Trust Account.

30 2. All money received by the Administrator under this chapter,  
31 including the proceeds from the sale of abandoned property, must be  
32 deposited by the Administrator in the State General Fund for credit  
33 to the Account.

34 3. Before making a deposit, the Administrator shall record the  
35 name and last known address of each person appearing from  
36 the holders' reports to be entitled to the abandoned property and the  
37 name and last known address of each insured person or annuitant,  
38 and with respect to each policy or contract listed in the report of an  
39 insurance company, its number, the name of the company and the  
40 amount due. The record must be available for public inspection at  
41 all reasonable business hours.

42 4. The Administrator may pay from money available in the  
43 Account:

44 (a) Any costs in connection with the sale of abandoned property.



1 (b) Any costs of mailing and publication in connection with any  
2 abandoned property.

3 (c) Reasonable service charges.

4 (d) Any costs incurred in examining the records of a holder and  
5 in collecting the abandoned property.

6 (e) Any valid claims filed pursuant to this chapter.

7 5. Except as otherwise provided in NRS 120A.610, by the end  
8 of each fiscal year, the balance in the Account must be transferred as  
9 follows:

10 (a) The first \$7,600,000 each year must be transferred to the  
11 Millennium Scholarship Trust Fund created by NRS 396.926.

12 (b) The next \$1,000,000 each year must be transferred to the  
13 Grant Matching Account created by NRS 223.492.

14 (c) *The next \$5,000,000 each year must be transferred to the*  
15 *Account for Student Loan Repayment for Providers of Health*  
16 *Care in Underserved Communities created by section 10 of this*  
17 *act.*

18 (d) The remainder must be transferred to the State General Fund,  
19 but remains subject to the valid claims of holders pursuant to NRS  
20 120A.590 and owners pursuant to NRS 120A.640 and any claims  
21 approved for payment by the Administrator pursuant to NRS  
22 120A.525. No such claim may be satisfied from money in the  
23 Millennium Scholarship Trust Fund , ~~or~~ the Grant Matching  
24 Account ~~or~~ *or the Account for Student Loan Repayment for*  
25 *Providers of Health Care in Underserved Communities.*

26 6. If there is an insufficient amount of money in the Account to  
27 pay any cost or charge pursuant to subsection 4 or NRS 120A.525,  
28 the State Board of Examiners may, upon the application of the  
29 Administrator, authorize a temporary transfer from the State General  
30 Fund to the Account of an amount necessary to pay those costs or  
31 charges. The Administrator shall repay the amount of the transfer as  
32 soon as sufficient money is available in the Account.

33 **Sec. 13.** NRS 239.010 is hereby amended to read as follows:

34 239.010 1. Except as otherwise provided in this section and  
35 NRS 1.4683, 1.4687, 1A.110, 3.2203, 41.0397, 41.071, 49.095,  
36 49.293, 62D.420, 62D.440, 62E.516, 62E.620, 62H.025, 62H.030,  
37 62H.170, 62H.220, 62H.320, 75A.100, 75A.150, 76.160, 78.152,  
38 80.113, 81.850, 82.183, 86.246, 86.54615, 87.515, 87.5413,  
39 87A.200, 87A.580, 87A.640, 88.3355, 88.5927, 88.6067, 88A.345,  
40 88A.7345, 89.045, 89.251, 90.730, 91.160, 116.757, 116A.270,  
41 116B.880, 118B.026, 119.260, 119.265, 119.267, 119.280,  
42 119A.280, 119A.653, 119A.677, 119B.370, 119B.382, 120A.640,  
43 120A.690, 125.130, 125B.140, 126.141, 126.161, 126.163, 126.730,  
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4 209.3923, 209.3925, 209.419, 209.429, 209.521, 211A.140,  
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20 349.597, 349.775, 353.205, 353A.049, 353A.085, 353A.100,  
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22 361.610, 365.138, 366.160, 368A.180, 370.257, 370.327, 372A.080,  
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27 687A.060, 687A.115, 687B.404, 687C.010, 688C.230, 688C.480,  
28 688C.490, 689A.696, 692A.117, 692C.190, 692C.3507, 692C.3536,  
29 692C.3538, 692C.354, 692C.420, 693A.480, 693A.615, 696B.550,  
30 696C.120, 703.196, 704B.325, 706.1725, 706A.230, 710.159,  
31 711.600, *and section 8 of this act*, sections 35, 38 and 41 of chapter  
32 478, Statutes of Nevada 2011 and section 2 of chapter 391, Statutes  
33 of Nevada 2013 and unless otherwise declared by law to be  
34 confidential, all public books and public records of a governmental  
35 entity must be open at all times during office hours to inspection by  
36 any person, and may be fully copied or an abstract or memorandum  
37 may be prepared from those public books and public records. Any  
38 such copies, abstracts or memoranda may be used to supply the  
39 general public with copies, abstracts or memoranda of the records or  
40 may be used in any other way to the advantage of the governmental  
41 entity or of the general public. This section does not supersede or in  
42 any manner affect the federal laws governing copyrights or enlarge,  
43 diminish or affect in any other manner the rights of a person in any  
44 written book or record which is copyrighted pursuant to federal law.



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

3 3. A governmental entity that has legal custody or control of a  
4 public book or record shall not deny a request made pursuant to  
5 subsection 1 to inspect or copy or receive a copy of a public book or  
6 record on the basis that the requested public book or record contains  
7 information that is confidential if the governmental entity can  
8 redact, delete, conceal or separate, including, without limitation,  
9 electronically, the confidential information from the information  
10 included in the public book or record that is not otherwise  
11 confidential.

12 4. If requested, a governmental entity shall provide a copy of a  
13 public record in an electronic format by means of an electronic  
14 medium. Nothing in this subsection requires a governmental entity  
15 to provide a copy of a public record in an electronic format or by  
16 means of an electronic medium if:

17 (a) The public record:

18 (1) Was not created or prepared in an electronic format; and

19 (2) Is not available in an electronic format; or

20 (b) Providing the public record in an electronic format or by  
21 means of an electronic medium would:

22 (1) Give access to proprietary software; or

23 (2) Require the production of information that is confidential  
24 and that cannot be redacted, deleted, concealed or separated from  
25 information that is not otherwise confidential.

26 5. An officer, employee or agent of a governmental entity who  
27 has legal custody or control of a public record:

28 (a) Shall not refuse to provide a copy of that public record in the  
29 medium that is requested because the officer, employee or agent has  
30 already prepared or would prefer to provide the copy in a different  
31 medium.

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

36 **Sec. 14.** 1. This section becomes effective upon passage and  
37 approval.

38 2. Sections 1 to 13, inclusive, of this act become effective:

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

42 (b) On January 1, 2024, for all other purposes.

