SENATE BILL NO. 134—COMMITTEE ON COMMERCE AND LABOR

FEBRUARY 5, 1999

Referred to Committee on Commerce and Labor

SUMMARY—Revises provisions governing medical benefits provided under policies of motor vehicle insurance. (BDR 57-713)

FISCAL NOTE: Effect on Local Government: No.

Effect on the State or on Industrial Insurance: No.

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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; providing in skeleton form for the provision of policies of motor vehicle insurance that offer medical benefits through a system of managed care; providing in skeleton form for the provision of policies of motor vehicle insurance that include certain deductibles for medical care; and providing other matters properly relating thereto.

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

- Section 1. Chapter 690B of NRS is hereby amended by adding thereto the provisions set forth as sections 2 and 3 of this act.
- Sec. 2. 1. An insurer who provides a policy of insurance in this
- state insuring against liability arising out of the ownership, maintenance
- 5 or use of a motor vehicle shall offer and, at the request of the insured,
- 6 provide as part of that insurance medical benefits through a system of 7 managed care. The insurer shall:
 - (a) Apply techniques approved by the commissioner for handling
- 9 managed care and claims under managed care, including utilization
- 10 review, individual case management, provision of medical care by
- 11 preferred providers, and other provisions or methods of operating
- 12 relating to managed care, to the provision of medical benefits through
- 13 the system of managed care; and
- 14 (b) Notwithstanding the provisions of chapter 695G of NRS to the
- 15 contrary, use standards and guidelines relating to utilization review and
- the treatment of injuries that are equivalent to the standards and

- guidelines prescribed for use by the state industrial insurance system for those injuries.
- 2. As used in this section, "managed care" has the meaning ascribed to it in NRS 695G.040.
- Sec. 3. An insurer who provides a policy of insurance insuring against liability arising out of the ownership, maintenance or use of a motor vehicle shall offer and, at the request of the insured, provide as part of that insurance medical benefits that include deductibles in the amount of \$250, \$500 and \$1,000.
- Sec. 4. The provisions of this act apply to contracts of motor vehicle insurance that are entered into or renewed on or after October 1, 1999.

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