

## DISCLAIMER

Electronic versions of the exhibits in these minutes may not be complete.

This information is supplied as an informational service only and should not be relied upon as an official record.

Original exhibits are on file at the Legislative Counsel Bureau Research Library in Carson City.

Contact the Library at (775) 684-6827 or [library@lcb.state.nv.us](mailto:library@lcb.state.nv.us).



**TESTIMONY AB 79**  
**Monday, March 3, 2003 2 p.m.**  
**Assembly Committee on Commerce and Labor**

GOOD AFTERNOON MR. CHAIRMAN AND MEMBERS OF THE COMMITTEE. FOR THE RECORD, MY NAME IS LARRY SPITLER AND I'M THE ASSOCIATE STATE DIRECTOR FOR ADVOCACY AT AARP-NEVADA.

AARP IS A NONPROFIT, NONPARTISAN MEMBERSHIP ORGANIZATION FOR PEOPLE 50 AND OVER. WE PROVIDE INFORMATION AND RESOURCES; ADVOCATE ON LEGISLATIVE, CONSUMER, AND LEGAL ISSUES; ASSIST MEMBERS TO SERVE THEIR COMMUNITIES; AND OFFER A WIDE RANGE OF UNIQUE BENEFITS, SPECIAL PRODUCTS, AND SERVICES FOR OUR MEMBERS. AARP-NEVADA HAS OVER 258,000 MEMBERS.

WE ARE HERE TODAY TO OFFER OUR SUPPORT OF AB 79. IT IS WONDERFUL TO SEE SUCH POSITIVE BIPARTISAN SUPPORT ON THIS IMPORTANT MEASURE FOR CONSUMERS. OFTEN PATIENTS, THEIR CARE GIVERS AND FAMILIES ARE LOST AS THEY FACE AGONIZING MEDICAL DECISIONS WHILE TRYING TO NAVIGATE COMPLICATED SETS OF RULES AND PROCEDURES IN APPEALING ADVERSE DECISIONS.

ASSEMBLY COMMERCE & LABOR 1 of 3  
DATE: 3/03/03 ROOM: 400 EXHIBIT G  
SUBMITTED BY: Larry Spitler

AARP STRONGLY BELIEVES THAT HEALTH PLANS SHOULD HAVE A SYSTEM FOR RECEIVING, REVIEWING AND REPORTING ENROLLEE COMPLAINTS AND GRIEVANCES. THESE SYSTEMS SHOULD INCLUDE PROVISIONS IN THE FOLLOWING AREAS:

- INFORMATION - WHEN A REQUESTED SERVICE OR PAYMENT IS DENIED, ENROLLEES MUST RECEIVE TIMELY, CLEAR INFORMATION ABOUT SUCH DECISIONS
- INDEPENDENT REVIEW - AND, MR. CHAIRMAN AND COMMITTEE MEMBERS, THIS IS WHERE AB 79 IS CRITICAL - ENROLLEES MUST HAVE THE RIGHT TO HAVE PLAN DECISIONS REVIEWED BY AN INDEPENDENT ENTITY THAT IS NOT APPOINTED OR SELECTED BY THE HEALTH PLAN, INCLUDING AN EXTERNAL REVIEW OF PLAN DECISIONS BY MEDICALLY QUALIFIED REVIEWERS. THERE SHOULD BE NO CHARGE TO THE ENROLLEE FOR GAINING ACCESS TO SUCH INDEPENDENT REVIEW OR FOR THE REVIEW ITSELF. STATES SHOULD CERTIFY AND MONITOR THE INDEPENDENT REVIEW BODIES THAT REVIEW APPEALS TO ENSURE THAT THE PROCESSES AND PROCEDURES OF THESE ORGANIZATIONS ARE FAIR AND OBJECTIVE AND THAT THEIR DECISIONS ARE RENDERED IN A TIMELY MANNER. STATES SHOULD ENGAGE IN ACTIVE OVERSIGHT OF THE OPERATIONS OF THE INDEPENDENT REVIEW ORGANIZATIONS. AB 79 ADDRESSES THESE POINTS IN VERY POSITIVE WAYS.

- THE FINAL TWO IMPORTANT POINTS IN ADDRESSING GRIEVANCES AND APPEALS ARE FAIRNESS AND TIMELINESS.

MR. CHAIRMAN AND COMMITTEE MEMBERS, WE FEEL THAT AB 79 ADDRESSES THE ISSUE FULLY AND WE URGE YOUR SUPPORT. THANK YOU.