

## Amendment No. 370

Senate Amendment to Senate Bill No. 240

(BDR 57-47)

**Proposed by:** Committee on Commerce and Labor**Amendment Box:****Resolves Conflicts with:** N/A**Amends:** Summary: Yes Title: Yes Preamble: No Joint Sponsorship: No Digest: No

| 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"/>      | _____            |

Amend sec. 3, page 1, by deleting lines 7 through 13 and inserting:

*“Sec. 3. 1. In addition to the basic health benefit plans and standard health benefit plans that an individual carrier offers to eligible persons, the individual carrier may offer to eligible persons health benefit plans with a health savings account.*

*2. If an individual carrier offers any health benefit plans with a health savings account to eligible persons, each health benefit plan with a health savings account must include all the benefits that are required to be included in one of the basic health benefit plans or standard health benefit plans offered by the individual carrier to eligible persons.”.*

Amend the bill as a whole by deleting sec. 6 and renumbering sections 7 through 17 as sections 6 through 16.

Amend sec. 7, page 3, by deleting lines 19 and 20 and inserting:

SH/KP

Date: 4/18/2005

S.B. No. 240—Requires health insurers to provide policies of health insurance which have high deductibles with health savings account.

“offered by the individual carrier. ~~[A]~~ Any health benefit ~~[plan]~~ **plans** filed pursuant to this ~~[section]~~ **subsection** may not be offered by ~~[an]~~ **the** individual carrier until the”.

Amend sec. 7, page 3, by deleting lines 26 through 29 and inserting:

***“2. Before an individual carrier offers any health benefit plans with a health savings account to eligible persons, the individual carrier shall file with the Commissioner, in a format and manner prescribed by the Commissioner, each health benefit plan with a health savings account to be offered by the individual carrier. Any health benefit plans with a health savings”.***

Amend sec. 7, page 3, line 38, by deleting “, *or*” and inserting “*or a*”.

Amend sec. 7, page 3, line 39, by deleting “*account,*” and inserting “*account*”.

Amend sec. 12, page 4, line 40, by deleting “*shall*” and inserting “*may*”.

Amend sec. 13, page 5, line 2, by deleting:

“14 and 15” and inserting:

“13 and 14”.

Amend sec. 15, page 5, by deleting lines 7 through 16 and inserting:

***“Sec. 14. 1. In addition to the basic health benefit plans and standard health benefit plans that a carrier offers to small employers, the carrier may offer to small employers health benefit plans with a health savings account.***

***2. If a carrier offers any health benefit plans with a health savings account to small employers, each health benefit plan with a health savings account must include all the benefits that are required to be included in one of the basic health benefit plans or standard health benefit plans offered by the carrier to small employers.***

***3. If a carrier offers any health benefit plans with a health savings account to small employers and the plan provides, delivers, arranges for,”.***

Amend sec. 16, page 5, line 26, by deleting “**14**” and inserting “**13**”.

Amend sec. 17, page 5, line 33, by deleting “**15**” and inserting “**14**”.

Amend the bill as a whole by deleting sec. 18 and renumbering sections 19 through 21 as sections 17 through 19.

Amend sec. 19, page 6, by deleting lines 22 through 25 and inserting:

“health benefit plans and the standard health benefit plans to be offered by the carrier. ~~[A]~~ **Any** health benefit ~~[plan]~~ **plans** filed pursuant to this ~~[section]~~ **subsection** may not be offered by ~~[a]~~ **the** carrier until the earlier of:”.

Amend sec. 19, page 6, by deleting lines 30 through 35 and inserting:

***“2. Before a carrier offers any health benefit plans with a health savings account to small employers, the carrier shall file with the Commissioner, in a format and manner prescribed by the Commissioner, each health benefit plan with a health savings account to be offered by the carrier. Any health benefit plans with a health savings account filed pursuant to this subsection may not be offered by the carrier until the earlier of:***

***(a) The date of approval by the Commissioner; or***

***(b) Thirty days after the date on which the plans are filed, unless the Commissioner disapproves the use of the plans before the 30-day period expires.***

**3.** The Commissioner may, at any time, after providing notice and an opportunity for a hearing, disapprove the continued use of a basic or standard health benefit plan ***or a health benefit plan with***

*a health savings account* by a carrier on the ground that the plan does not meet the requirements of NRS 689C.015 to 689C.355, inclusive, *and sections 13 and 14 of this act*, and 689C.610 to”.

Amend sec. 20, page 6, line 42, by deleting:

“*14 and 15*” and inserting:

“*13 and 14*”.

Amend the title of the bill to read as follows:

“AN ACT relating to insurance; allowing certain health insurers to offer health benefit plans that have high deductibles and are in compliance with certain federal requirements for establishing health savings accounts; establishing certain requirements and procedures regarding the offering of such health benefit plans; and providing other matters properly relating thereto.”.

Amend the summary of the bill to read as follows:

“SUMMARY—Enacts provisions relating to health benefit plans that have high deductibles and are in compliance with certain federal requirements for establishing health savings accounts. (BDR 57-47)”.