
ASSEMBLY BILL NO. 303—ASSEMBLYMEN STEWART, HARDY,
MABEY, BEERS, GANSERT, GOEDHART, GOICOECHEA,
MANENDO, MUNFORD, SEGERBLUM, SETTELMAYER AND
WEBER

MARCH 14, 2007

Referred to Committee on Commerce and Labor

SUMMARY—Adds provisions relating to insurers who require medical examinations before issuing, renewing, reinstating or reevaluating policies of insurance. (BDR 57-919)

FISCAL NOTE: Effect on Local Government: No.
Effect on the State: 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; requiring insurers to provide notice to policyholders or prospective policyholders of serious medical conditions detected during required medical examinations; and providing other matters properly relating thereto.

Legislative Counsel's Digest:

- 1 Existing law establishes the requirements and procedures regarding the
 - 2 issuance, renewal, reinstatement and reevaluation of the terms of policies and
 - 3 certificates of insurance and annuity contracts. (Title 57 of NRS) This bill provides
 - 4 that if an insurer requires a medical examination of a policyholder or prospective
 - 5 policyholder before the insurer will issue, renew, reinstate or reevaluate the terms
 - 6 of a contract of insurance or annuity contract and a serious medical condition is
 - 7 detected as a result of that medical examination, the insurer must notify the
 - 8 policyholder or prospective policyholder of that serious medical condition within
 - 9 30 days after the date on which the serious medical condition is detected.
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THE PEOPLE OF THE STATE OF NEVADA, REPRESENTED IN
SENATE AND ASSEMBLY, DO ENACT AS FOLLOWS:

Section 1. Chapter 687B of NRS is hereby amended by adding thereto a new section to read as follows:

1. If an insurer requires a medical examination of an applicant or an insured before the issuance, renewal, reinstatement or reevaluation of the terms of any policy or certificate of insurance or annuity contract, the insurer shall notify the applicant or insured of any serious medical condition that is detected as a result of that medical examination not later than 30 days after the date on which the serious medical condition is detected. The insurer shall send the notice to the applicant or insured by registered or certified mail.

2. The Commissioner may adopt regulations to carry out the provisions of this section.

3. The provisions of this section do not apply to a policy of workers' compensation insurance or industrial insurance.

4. As used in this section, "serious medical condition" includes, without limitation, any medical condition that:

(a) Is life-threatening or potentially life-threatening if it is not treated immediately or is not closely monitored; or

(b) Causes the insurer to refuse to issue, renew, reinstate or reevaluate the terms of a policy or certificate of insurance or annuity contract.

