

CHAPTER.....

AN ACT relating to insurance; requiring the Commissioner of Insurance to conduct a study concerning claims, coverage and payments under policies of dental and health insurance; and providing other matters properly relating thereto.

Legislative Counsel's Digest:

Existing law authorizes the Commissioner of Insurance to conduct examinations and investigations of insurance matters. (NRS 679B.120) This bill requires the Commissioner to conduct a study concerning topics relating to claims, coverage and payments under policies of dental and health insurance, including issues relating to the coordination of benefits for coverage of procedures, including, without limitation, oral surgery, where the patient has multiple dental or medical plans which may provide coverage and submit a report of the results of the study to the Legislative Committee on Health Care on or before June 1, 2014.

EXPLANATION – Matter in *bolded italics* is new; matter between brackets ~~omitted material~~ is material to be omitted.

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

Section 1. 1. The Commissioner of Insurance shall conduct a study concerning topics relating to claims, coverage and payments under policies of dental and health insurance.

2. The study must include a review of:

(a) The coordination of benefits for coverage of procedures, including, without limitation, oral surgery, where the patient has multiple dental plans, multiple medical plans or both dental and medical plans which may provide coverage; and

(b) Any other issues relating to claims, coverage or payments under policies of dental and health insurance, including, without limitation, annual limits for dental insurance benefit payouts, annual deductibles for dental insurance and the ability of health care providers, including oral surgeons, to receive timely payment for services.

3. On or before June 1, 2014, the Commissioner of Insurance shall submit a report of the results of the study conducted pursuant to subsection 1 and any recommendations for legislation to the Legislative Committee on Health Care.

Sec. 2. This act becomes effective on July 1, 2013.

