

SENATE BILL NO. 318—SENATOR HARDY

MARCH 18, 2013

Referred to Committee on Health and Human Services

SUMMARY—Requires the Commissioner of Insurance to conduct a study concerning claims, coverage and payments under policies of dental and health insurance. (BDR S-1061)

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 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:

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

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

- 1 **Section 1.** 1. The Commissioner of Insurance shall conduct
2 a study concerning topics relating to claims, coverage and payments
3 under policies of dental and health insurance.
4 2. The study must include a review of:
5 (a) The coordination of benefits for coverage of procedures,
6 including, without limitation, oral surgery, where the patient has



1 multiple dental plans, multiple medical plans or both dental and
2 medical plans which may provide coverage; and

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

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

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

