

ASSEMBLY BILL NO. 277—ASSEMBLYMEN DURAN, FLORES,
TORRES, GONZÁLEZ; CONSIDINE, SUMMERS-ARMSTRONG
AND THOMAS

MARCH 15, 2021

Referred to Committee on Commerce and Labor

SUMMARY—Revises provisions governing insurance.
(BDR 57-984)

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; revising provisions relating to the exchange of medical and insurance information by certain persons involved in a claim for personal injury asserted under a policy of motor vehicle insurance; and providing other matters properly relating thereto.

Legislative Counsel's Digest:

1 **Section 2** of this bill authorizes a claimant or the claimant's attorney to provide
2 a written authorization to allow the party against whom a claim is asserted for
3 personal injury under a policy of motor vehicle insurance or the party's attorney
4 and the insurer of the party to receive all reports, records, films and bills from the
5 claimant's provider of health care. If such a written authorization is provided,
6 **section 2:** (1) requires the insurer of the party to, within 5 business days after
7 receiving the written authorization, disclose to the claimant or the claimant's
8 attorney a copy of the declarations page of the policy, with certain redactions to the
9 declaration page being authorized; and (2) authorizes the claimant or the claimant's
10 attorney to request copies of all such reports, records, films and bills from the party,
11 the party's attorney or the insurer of the party.

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

1 **Section 1.** (Deleted by amendment.)

2 **Sec. 2.** NRS 690B.024 is hereby amended to read as follows:

3 690B.024 1. ~~Any party against whom a claim is asserted for~~
4 ~~compensation or damages for any mental or physical injury under a~~



~~policy of motor vehicle insurance may require the claimant or any attorney representing the claimant to provide to the party or any attorney of the party and to the insurer.] A claimant or any attorney representing the claimant may provide to the party against whom a claim is asserted for compensation or damages for any mental or physical injury under a policy of motor vehicle insurance or any attorney of the party and to the insurer of the party~~ a written authorization to receive all medical reports, records , *films* and bills related to the claim from the providers of health care. An authorization so provided may not be revoked without cause.

2. *If a written authorization is provided pursuant to subsection 1, the insurer of the party shall, within 5 business days after receiving the written authorization, disclose to the claimant or any attorney representing the claimant a copy of the declarations page of the policy of motor vehicle insurance. The insurer of the party may redact personal information from the declarations page of the policy, except that the name of the party and the policy limits must not be redacted.*

3. At the written request of the claimant or the attorney of the claimant, copies of all medical reports, records , *films* and bills obtained by a written authorization pursuant to subsection 1 must be provided to the claimant or the attorney of the claimant within 30 days after the date they are received by the party, any attorney of the party or the insurer ~~of the party~~. If the claimant or the attorney of the claimant makes a written request for the medical reports, records , *films* and bills, the claimant or the attorney of the claimant shall pay for the reasonable costs of copying the medical reports, records , *films* and bills.

~~[3. Within 10 days after receipt of a written authorization pursuant to subsection 1, the insurer who issued the policy specified in subsection 1 shall, upon request, provide the claimant or any attorney representing the claimant with all pertinent facts or provisions of the policy relating to any coverage at issue, including policy limits.]~~

4. ~~[The provisions of subsections 1, 2 and 3 cease to apply upon the commencement of an action in court arising from a claim asserted under a policy of motor vehicle insurance.~~

~~—5.]~~ As used in this section, “provider of health care” has the meaning ascribed to it in NRS 629.031.

