# MINUTES OF THE
# SENATE COMMITTEE ON COMMERCE AND LABOR

## Eighty-third Session
## April 4, 2025

The Senate Committee on Commerce and Labor was called to order by Chair Julie Pazina at 8:01 a.m. on Friday, April 4, 2025, in Room 2134 of the Legislative Building, 401 South Carson Street, Carson City, Nevada. The meeting was videoconferenced to Room 5 of the Nevada Legislature Hearing Rooms, 7120 Amigo Street, Las Vegas, Nevada. Exhibit A is the agenda. Exhibit B is the attendance roster. All exhibits are available and on file in the Research Library of the Legislative Counsel Bureau.

**COMMITTEE MEMBERS PRESENT:**

Senator Julie Pazina, Chair
Senator Skip Daly, Vice Chair
Senator Roberta Lange
Senator Edgar Flores
Senator John Ellison
Senator Lori Rogich

**COMMITTEE MEMBERS ABSENT:**

Senator Melanie Scheible (Excused)
Senator John C. Steinbeck (Excused)

**GUEST LEGISLATORS PRESENT:**

Senator Dina Neal, Senatorial District No. 4

**STAFF MEMBERS PRESENT:**

Patrick Ashton, Committee Policy Analyst
Jeff Koelemay, Committee Counsel
Bryan Fernley, Committee Counsel
Madison Zajac, Committee Secretary

**OTHERS PRESENT:**

Sarah Jaromin, Policy Specialist, Health Program, National Conference of State Legislatures
Kelsie George, Senior Policy Specialist, Health Program, National Conference of State Legislatures
Kent Ervin, Nevada Faculty Alliance
Renee Ruiz, National Nurses United/National Nurses Organizing Committee
Alison Brasier, Nevada Justice Association
Adam Plain, Insurance Regulation Liaison, Division of Insurance, Nevada Department of Business and Industry
Brian Reeder, Nevada Credit Union League
Robert Wilson, Senior Vice President, Nevada Credit Union League
Ken Lange
Phyllis Gurgevich, Nevada Bankers Association
Brett Scolari, Reno-Sparks Indian Colony
Angie Wilson, Executive Director, Reno-Sparks Tribal Health Center; Reno-Sparks Indian Colony
Luiza Benisano, Planned Parenthood Votes Nevada
Monica Arienzo, Associate Research Professor, Desert Research Institute
Joshua Khorsandi
Jackie Spicer, Nevada Environmental Justice Coalition
Olivia Tanager, Director, Sierra Club Toiyabe Chapter
Annalise Porter, Southern Nevada Water Authority; Las Vegas Valley Water District
Christi Cabrera-Georgeson, Nevada Conservation League
Dora Martinez, Nevada Disability Action Coalition
Sarah [Unknown]
Tray Abney, American Chemistry Council
Nick Schneider, Vegas Chamber
Jay Parmer, Nevada Manufacturers Association
Laura McSwain, Water Fairness Coalition, Inc.
Jimmy Lau, International Bottled Water Association
Ashley Kennedy, Clark County
Isaac Hardy, Urban Consortium
David Thorp, American Beverage Association
Janine Hansen, Independent American Party of Nevada
Unidentified Testifier
Bryan Wachter, Retail Association of Nevada

Aaron Romani
John Keane, Association of Home Appliance Manufacturers
Michael Ryan

CHAIR PAZINA:
On Senate Bill (S.B.) 97, I would like to make a note; the amendment (Exhibit C) has been on NELIS [Nevada Electronic Legislative Information System] the last few days, but I have received a lot of emails. So, I am guessing maybe no one has had the opportunity yet to review NELIS and see that amendment. But the proposed conceptual amendment to S.B. 97 does delete bill language in its entirety and amends *Nevada Revised Statutes* (NRS) 695I.300, subsection 2, paragraph (a) to make one of the five Governor appointments to the Silver State Health Insurance Exchange, a member of a Nevada tribe with experience in tribal healthcare administration. Please note that amendment because I have gotten many emails.

**SENATE BILL 97**: Makes revisions to the Silver State Health Insurance Exchange. (BDR 57-346)

We will open the hearing on S.B. 128.

**SENATE BILL 128**: Makes changes related to health care. (BDR 57-87)

SENATOR ROBERTA LANGE (Senatorial District No. 7):
I carry this bill on behalf of Senator Neal. Senator Neal also submitted a proposed conceptual amendment (Exhibit D) which is available on NELIS.

This legislation addresses two policy issues. The first one relates to the use of AI for the prior authorization of healthcare services. The second addresses informed consent for patients with medical conditions regularly treated with stem cell therapy.

The growing reliance on AI in healthcare decision-making is addressed in S.B. 128, specifically the method for prior authorization. We already heard various bills that address prior authorization. As a member, this is a common practice used by health insurers to manage cost. It requires approval from the patient's health insurer before providing certain higher cost medical services.

While AI has the potential to streamline and improve certain aspects of healthcare administration, it could be used to deny or modify prior authorization requests without adequate human oversight. Artificial intelligence algorithms can be complex, making it difficult to understand how decisions are made and identify potential biases. Additionally, these systems may lack the nuanced understanding of individual patient circumstances essential for informed clinical decisions.

According to the Kaiser Family Foundation, nearly all seniors enrolled in Medicare Advantage plans must attain prior authorization for certain services, such as inpatient hospital stays, or chemotherapy, compared to traditional Medicare where only a limited set of services require such authorization. For these and other reasons, the federal Centers for Medicaid and Medicare Services clarified the final rule last fall that Medicare Advantage plans must have necessary determinations on individual circumstances rather than solely on algorithms such as those from AI systems. Additionally, the rule requires decisions to be reviewed by a physician or other appropriate healthcare professionals.

The second issue this bill addresses is the need to provide patients with adequate information about stem cell therapy when diagnosed with certain medical conditions. Stem cell therapy holds great promise for treating a wide range of diseases and injuries. Approved stem cell therapies currently exist for certain cancers, blood disorders and immune diseases. Medical providers should inform patients about all available forms of treatments, including accurate and up-to-date information about the potential use of stem cell therapy for conditions regularly treated using stem cell therapy.

Additionally, patients may not be aware of certain options including the donation or storing of stem cells. The donation of stem cells is possible through various methods that my copresenters will briefly cover during their presentations.

SARAH JAROMIN (Policy Specialist, Health Program, National Conference of State Legislatures):

We were invited today to share state legislative trends related to AI and stem cell therapy. In the presentation (Exhibit E) is just a quick snapshot of the information we will provide in the next nine minutes. There's a lot of information on these slides for you to refer to after today's conversation if we

do not get to everything. We will also be available for questions and answers after the conclusion of Senator Lange's remarks.

As Legislators and legislative staff, we just want to remind you that the National Conference of State Legislatures (NCSL) is your membership organization. We exist to serve your legislative needs, and we offer a wide variety of services that you will see outlined on the screen, Exhibit E. While NCSL is a bipartisan organization, NCSL staff are nonpartisan. We do not advocate for or against any state policies. Any policy options we present today are solely for informational purposes and do not indicate NCSL's support.

Generally, AI is the use of computer systems to perform tasks that normally require human intelligence. There are quite a few different types of AI. I think we have all heard about ChatGPT recently. Their capabilities vary greatly though—many different types. I have included some examples on the slide deck Exhibit E for your awareness. Machine learning is the most common type of AI when we are talking about the applications in the healthcare sector.

In the 2025 legislative session so far, at least 45 states and Puerto Rico have introduced 550 AI bills. Generally, that is not just specific to health care. In Exhibit E, you'll see the 2024 legislation. Forty-five states, Puerto Rico, the Virgin Islands and Washington, D.C. considered legislation related to AI and at least 31 states adopted resolutions or enacted legislation. The graph just provides a little more context on the different types of AI legislation we are seeing in the states. The largest category was government use and health was the seventh most popular category in the 2024 session.

So just to zero in a little more on AI and health, my biggest takeaway here, Exhibit E, is there are a variety of ways AI is already being used in the healthcare sector—from diagnostics to operations, to drug discovery and by health plans like we are talking about today. While AI has shown some early promise, state legislators can play a key role in harnessing the positive capabilities of AI while also serving as a safeguard for the public against some potential negatives.

In 2024, 25 states and Puerto Rico considered legislation directly related to the use of AI in the healthcare sector. That included almost 50 bills, of which at least 14 were enacted last session. So far in 2025, we have already seen

128 bills introduced in 32 states, already surpassing that 2025 [2024] number by quite a bit.

State legislation in this area is incredibly varied, but as shown in Exhibit E, we have identified six large categories of legislation over the past three sessions. Legislation creating study committees or task forces was really popular last session as was responsible use legislation or any legislation prohibiting the use of AI tools that contribute to any potential algorithmic discrimination. Practitioner-monitoring legislation requires practitioners or administrators to monitor tools being used in the healthcare space. Next, we have patient transparency—any bills that will require that patients are made aware of the use of AI in their care and, in some cases, require their informed consent.

Most relevant to our discussion today, we have legislation related to the use of AI in utilization management by health insurers. Utilization management refers to the various processes used by payers to manage cost by assessing the medical appropriateness of services or treatments by using evidence-based guidelines. Utilization management includes, but is not limited to, the use of prior authorizations for certain medical services or treatments—regulating the use of automated or AI systems to do that process.

Lastly, we have legislation that develops standards for developers and/or deployers, which often includes high-risk AI systems which many states have included as health care as well.

Now I have some specific state examples in Exhibit E, related to the regulation of AI use and utilization management. Two bills were enacted on this issue last year. California requires health plans or their third-party contractors, who plan to use AI to conduct utilization management for medically necessary decisions, to comply with several requirements, including that any medical necessity determinations are made by a qualified health professional and not an automated system.

Illinois allows either a healthcare professional or an accredited automated process to certify the medical necessity of a healthcare service, but it requires clinical peers to make any adverse determinations related to the medical necessity of a service. I have also included a failed and a pending bill that are relevant to your discussion. But for the sake of time, we will go to 2025 examples.

We have a few different examples in Exhibit E. I will not highlight everything, but a few specifically call out prior authorization. Arizona's bill would prohibit the use of AI to deny a claim or a prior authorization for medical necessity, experimental status or any other reason that involves the use of medical judgment. This would require a health provider to individually review all such cases.

Arkansas would require health insurers not to make any decision regarding the care of an enrollee based solely on the results derived from the use of or the application of AI including prior authorization requests.

Nebraska is seeking to create more transparency in their prior authorization processes. Among other reforms, this bill would ensure that any adverse determinations made in utilization review, including prior authorization, would require review by a physician or another licensed practitioner.

Washington's bill requires that only a licensed physician or another qualified health professional working within their scope of practice may deny a prior authorization request based on medical necessity.

Exhibit E also contains a list of NCSL's current resources related to AI. The policy toolkit you see on the top contains all the resources below. So that is a catchall that you can go to if you want to see all of the things we have in this space.

KELSIE GEORGE (Senior Policy Specialist, Health Program, National Conference of State Legislatures):
Stem cell therapies, also referred to as regenerative medicine products, are primarily regulated at the federal level by the FDA. As biologics, they require premarket approval through the Investigational New Drug application process, which is outlined in the graphic in Exhibit E. The federal Right-to-Try Act, enacted in 2018, allows patients with a life-threatening condition to access investigational drugs that complete Phase 1 of the clinical trials which is under Step 3.

The FDA also has an expanded access process as described in Exhibit E. This allows patients with a serious or immediately life-threatening condition to apply to access an investigational medical product for treatment outside of clinical trials. There must be no comparable or satisfactory alternative therapy options

available. The FDA has approved more than 99 percent of expanded access applications, but the process itself is very complex. Additional information on this can be found in the FDA's 2018 report on the expanded access program link in Exhibit E.

Senate Bill 128 also addresses the donation of stem cells. There are three ways individuals can donate stem cells. The first is through peripheral blood stem cell donation. This is a non-surgical option that collects blood-forming cells through apheresis. Bone marrow donation is a surgical procedure requiring anesthesia where bone marrow is collected from the pelvic bone. Finally, umbilical cord donations require collecting blood left in the umbilical cord and placenta after birth. Federal legislation that was enacted in 2005 and reauthorized several times since requires the U.S. Department of Health and Human Services to contract with a stem cell bank to collect and maintain cord blood for transplantation.

Senate Bill 128 reflects the broader state trends to increase access to information and research that we are seeing broadly across states. According to the Federation of State Medical Boards, at least 38 states have enacted legislation relating to stem cell therapies as of August 2024. These bills generally fall into three buckets: informing patients of stem cell therapy or donation risks, increasing access to treatment options for patients and funding research or establishing study committees.

State legislation may set certain requirements for informing patients of treatment or donation options. There are several examples in Exhibit E. California, Utah, Vermont and Washington require professionals to give patients written notice and receive signed consent before performing a stem cell therapy not approved by the FDA. Most bills requiring patient notification of stem cell donations focus on umbilical cord donations. Arkansas, Colorado, Florida and Washington require professionals to inform new mothers of the option to donate umbilical cord blood to a private or public bank.

Legislation may focus on increasing access for patients to emerging treatments. Alabama and Texas prevent any disciplinary action against professionals solely for recommending stem cell therapies if the patient is eligible, and the treatment is within the professional’s scope of practice. Alabama’s statute notably does not exclude stem cells, while some states with similar bills may, and Texas explicitly addresses stem cell therapies.

States may also explore research opportunities. Nevada mandated a study of stem cell centers in other states and countries in 2019. Connecticut, Indiana and Kansas have appropriated funding for research and clinical trials for FDA approval for stem cell therapies. California and Georgia established reporting requirements in a study committee to inform state legislative efforts.

These are some additional resources, Exhibit E, from NCSL and other sources.

SENATOR LANGE:
In the interest of time, and I know that everyone reads the bills, I am going to skip going through section by section. I want to point your attention to the conceptual amendment, Exhibit D, which is on NELIS. The amendment requires hospitals and medical facilities to offer lymphatic massage or other massage therapy services to patients experiencing post-surgical, soft tissue swelling. Lymphatic massage stimulates the lymphatic system to clear excess fluids. These services should be offered to any patient post-surgery to improve the healing process and reduce a patient's recovery time.

SENATOR DINA NEAL (Senatorial District No. 4)
I just wanted to quickly say that when I considered S.B. 128—I do not know if any of you have seen the CBS news story where UnitedHealthcare had denied health care to two senior patients on Medicare. They ended up suing because the AI tool UnitedHealthcare used, nH Predict, actually was known to be 90 percent faulty in its use. When UnitedHealthcare applied this algorithm, it overrode what physicians were saying, which was that the care was medically necessary and that individuals needed to get care.

What came from that lawsuit, or discussion, was data showing that 0.2 percent of patients actually appeal their claims. It was really important for me when I read this story, to bring forth public policy as we build this AI healthcare network to try to protect folks who actually do need medically necessary services.

CHAIR PAZINA:
Vice Chair Daly and I were discussing a proposed amendment (Exhibit F) by Nevada NNU/NNOC [Nevada Nurses United/National Nurses Organizing Committee]. Was that a friendly one that was approved by Senator Neal or one that has not been reviewed?

SENATOR NEAL:
That was a friendly amendment.

CHAIR PAZINA:
Okay, thank you. Committee, we have two amendments.

KENT ERVIN (Nevada Faculty Alliance):
I just want to express my support for the provisions about using AI to deny needed medical help. We hear from our participants in the Public Employees Benefit Program all the time about denials and the inability to appeal particularly through UMR [United Medical Resources], a third-party healthcare administrator.

RENEE RUIZ (National Nurses United/National Nurses Organizing Committee):
We very much appreciate Senator Neal for bringing this bill forward and we support the bill and the work the Senator has done on the bill.

ALISON BRASIER (Nevada Justice Association):
The Nevada Justice Association (NJA) has a very light opposition to this bill as currently written. *Nevada Revised Statutes* 695G.150 already mandates that decisions not to authorize coverage be made by a physician, meeting certain requirements. We have concerns that the proposed language may create opportunities for bad actors to find loopholes around the definitions found in section 1, subsection 4, to still deny claims using AI.

The NJA's goal and the goal of this bill is to protect people from unethical insurance practices. We are having conversations with the bill's sponsor to address our concerns around section 1, subsection 4 to ensure that protections in existing statute are also covered in this bill.

ADAM PLAIN (Insurance Regulation Liaison, Division of Insurance, Nevada Department of Business and Industry):
The Division of Insurance is testifying in neutral today as a matter of policy. Please forgive me if this testimony elicits feelings of *deja vu*. But as it pertains to health insurance and AI, the Division adopted Bulletin 24-001, "Use of Artificial Intelligence Systems by Insurers" (Exhibit G) in February 2024. The bulletin deals with the use of AI by all insurers regardless of line of business.

The Division has reviewed S.B. 128. We had a chance to speak with Senator Neal previously, and we view the provisions of S.B. 128 as coinciding

with the goals of Bulletin 24-001 and see no conflicts there. I have also submitted written neutral testimony (Exhibit H).

SENATOR LANGE:
I just want to thank Senator Neal for bringing this important legislation forward and we look forward to the coming days and getting support from the Senate Committee on Commerce and Labor to pass this bill.

CHAIR PAZINA:
Senator Neal, it sounds like the discussion between you and NJA may be very quick, and we may have a great place to move forward.

We will close the hearing on S.B. 128 and open the hearing on S.B. 375. I am going to hand it over to my ever capable and competent Vice Chair as I will be presenting this bill.

**SENATE BILL 375**: Revises provisions relating to credit unions. (BDR 55-605)

SENATOR JULIE PAZINA (Senatorial District No.12):
Senate Bill 375 modernizes the statutory framework governing credit unions. Credit unions are not-for-profit member-owned financial cooperatives that provide a range of financial services to their members. As such, credit unions reinvest their revenue in their members by providing lower interest rates, higher yields and even member dividends. This cooperative structure allows credit unions to focus on serving the financial needs of their members, often offering more personalized and community-oriented services.

Credit unions can either be state or federally chartered institutions. There's little difference from the member's perspective, but there are operational differences between the charters, which is why it is so important to regularly update the state charter. This is a modernization bill coming forward today. Nevada statutes regulating credit unions need a revision to allow state-chartered credit unions to better serve their members, adopt modern financial practices and compete more effectively in today's financial landscape.

For example, a credit union can only maintain another office branch with approval from the Commissioner of the Nevada Division of Financial Institutions if it is reasonably necessary. This is an uncommon requirement that other entities regulated by the Commissioner do not have.

Another challenge is antiquated requirements such as the frequency of types of board meetings and the process for filling vacancies. For example, current Nevada law does not explicitly authorize virtual meetings, such as with Zoom, which we all got very used to just a few years ago, of a board of directors or allow its members to participate virtually. This can pose a barrier to members and directors alike, especially in the rural parts of our State.

Further, current limitations on investments and loans can restrict credit unions' ability to diversify their portfolios and offer more flexibility to their members. The statutory environment also poses challenges in times of crisis. During emergencies or disasters, credit unions may need temporary relief from certain regulations adopted by the Commissioner. This bill establishes a mechanism for the Commissioner to provide such relief.

The overall objective of S.B. 375 is to create a more flexible and responsive statutory framework for credit unions as well as the Commissioner.

BRIAN REEDER (Nevada Credit Union League):
The credit unions started working on this bill during the interim as the law governing state-chartered credit unions had not been updated in recent memory. A lot has happened since then. There have been recessions, recoveries and a pandemic. Much of what is in this bill seeks to remedy challenges credit unions encountered during those times.

Everything in this bill is centered around how a credit union can better serve its members. During the interim, we also spoke several times with the Financial Institutions Division (FID) [Division of Financial Institutions] about many concepts and the result of those conversations is the bill that you have before you today. We also shared the language with other stakeholders in the financial institutions industry.

ROBERT WILSON (Senior Vice President, Nevada Credit Union League):
Nevada's Credit Union [League] is the trade association for credit unions in Nevada. We are pleased to support S.B. 375. I would like to start by thanking Senator Pazina for authoring this very important measure for credit unions. I have submitted support information (Exhibit I) for S.B. 375.

Credit unions are not-for-profit member-owned cooperatives, which means the people who do business with credit unions are not customers of credit unions.

They are member-owners of the credit union. This fundamentally changes how credit unions bank their member-owners because they are member-owners. So, all the revenues credit unions make go back to the member-owners in terms of higher yields on savings, lower interest rates on loans, dividends and lower overall fees.

Credit unions have what is called a dual charter system. That means they can either be federally chartered under the National Credit Union Administration (NCUA) or state chartered under FID here in Nevada. This is important to have a dual charter system. It allows credit unions flexibility, but it is so very important from the State's perspective to make sure that we update that state charter to make it as attractive as possible, to ensure credit unions in Nevada are afforded the same regulatory flexibility they would have if they were federally chartered institutions.

To that end, S.B. 375 is our state charter modernization bill. As you heard from the Senator, there is a laundry list of items that we are doing in this bill. I will dive into one or two of them and then I am happy to answer questions on any of the items in the bill.

I am going to start with section 6, which deals with board meetings. This section does two important things for board meetings. First, it confirms existing authority for virtual board meetings that is out there, and it houses it in NRS for credit unions. That is important for our members. As we said, we all got very comfortable with Zoom over the last couple of years, but it also allows for board members who are not paid—volunteer board members—to be able to attend board meetings more easily.

The second piece allows some flexibility for credit unions in the frequency in which they meet for board meetings. Currently, it is monthly. This will allow a credit union to skip a board meeting if deemed necessary. It will allow some flexibility to have six board meetings a year but meet at least quarterly. It also allows FID to say a credit union needs to have more board meetings. Section 6 gives the balance between regulatory relief as well as regulatory oversight.

Section 4 is also important because it allows credit unions to open branches more easily. In the era where we see a lot of folks focusing on online banking, credit unions still believe in brick-and-mortar locations and making sure everyone

in the community has access to banking services. Having a streamlined approval process for branches is vitally important so credit unions can help reach the unbanked and underbanked populations of Nevada.

Section 7 allows a board to delegate membership approval to an employee of the credit union. Currently, the board is supposed to approve everyone who's a member of a credit union. This will allow a little flexibility in that regard.

Credit unions have strict field of membership requirements. Meaning a lot of times, you must belong to a certain population to join that credit union. If you are not an educator, then you can't join the educator's credit union. If you are not an employee of a certain county, you can't join that credit union. There are some community charter credit unions, which means if you live and work in that community, then you can join. But this allows a streamlined approval process for membership joining of the credit union.

And then finally, section 3 lowers the par value requirement to join the credit union from $5 to $1. That is what you must pay to become a member of the credit union. This would have to be reconciled by the bylaws of that credit union as well.

We have a proposed amendment (Exhibit J) which I will quickly cover. I want to stress that the first section is technical in nature. Section 1 of the bill does not include the term "and is approved". So, section 1 of the amendment, Exhibit J, would tighten that definition to make sure that it is actually a low-income credit union that is offering that promotion.

Section 5 of the amendment allows vacancies of boards to be appointed. But it also includes that it has the same process for an audit committee and credit committee, which are not elected committees by the credit union; those are appointed by the board. It was kind of a square-peg round-hole, so to speak, for including the language on the credit and audit committees. We worked that around to ensure it is going to be compatible for the credit union.

Finally, section 13 of the amendment is striking subsection 3 in section 13, and replacing it. The issue with this is there is a federal standard, Title 16 CFR section 703.2, for permissible investments for credit unions that kind of has a strong definition in there, which is included in the amendments. We felt that it was better to point to that as currently drafted.

Our credit unions are trying to seek approval to invest in non-Nevada municipal bonds. The way that section 3 [subsection 3] is drafted, listing out Standard & Poor's and Moody's, et cetera, does include Commissioner approval for those which we have under current law. The point of section 13 was to allow our credit unions to invest in very safe investment options that are out there without the approval of the Commissioner because we are able to do that under current law.

SENATOR ROGICH:
I was hoping you could explain section 11 of the bill a little bit further, which removes a lot of the minimum requirement for the reserves and explain what the minimum requirement is now.

MR. WILSON:
This is aligning with what is called Prompt Corrective Action from the NCUA, our federal regulator. It is merely offering a parallel between what our federally chartered credit unions and our state-chartered credit unions have. If you go through and look at what is being done federally, that is what is going to be applied to the state-chartered credit unions that are not federally insured.

What we are seeing with this is it has similar protections. Prompt corrective action occurs when a credit union's net asset ratio starts to dip below 7 percent. That is when the regulator will come in and say, "Look no more expansion of field of membership," or "Do not open any more branches," or "Please retain some specific amount of earnings on your balance sheet."

It is kind of like a get-well process. If the credit union's health starts to dwindle, that is when they come in. This also allows the Commissioner to have some flexibility with that as well.

SENATOR LANGE:
I want to ask a question about the amendment (Exhibit K) from the bankers. Could you talk a little bit about why this is necessary and what that means to the bill?

MR. REEDER:
We are not considering Exhibit K as a friendly amendment at the moment. We have had many conversations with the bankers about that amendment. This is not a surprise by any means this morning.

The policy objective in that amendment seems to be to prevent a state-chartered credit union from purchasing a community bank. So, the scenario would be that a community bank needs or wants to be acquired. It has depositors, customers that need a financial institution and there could be a state-chartered credit union in the community that could come in, acquire the bank's assets, assume its liabilities and eventually begin serving its customers as new credit union members.

It is not a simple process. It faces strict scrutiny by the FID. There are regulatory, logistical and operational hurdles. For example, Mr. Wilson mentioned field of membership. Most credit unions must keep their membership in a certain field, a certain population. So, it is school district employees, employees of Clark County, labor union employees and their families.

The depositors of the bank being acquired would need to fit within that field of membership. There are probably better examples, but that is one example of an item that would be under scrutiny during this process. It's not like a credit union could wake up one day and say, "Hey, a bank is for sale, I am going to buy it." It's not that simple.

With that said, when credit unions were developing their policy objectives for this bill, buying banks was never contemplated. It was not something that was even uttered and it is not something that is in this bill. Nothing in this bill creates an opportunity or encourages buying banks. The amendment says that a credit union cannot buy a bank.

I guess the policy question there is the idea that a bank needs to be acquired, and a local credit union wants to acquire that bank and begin serving those depositors. Is that so offensive and inappropriate that we want to pass a law saying that they can't do that? But with this bill, since it does not address buying banks in any way, we do not think that debate is appropriate for this bill. It is a separate issue and belongs in a separate bill about buying banks.

SENATOR LANGE:
Thank you for that answer. I feel like over the years that I have been in the Legislature, there's been a competitive nature between the banks and the credit unions. Each has their own purpose that they serve and their own members. Frankly, I am a member of a credit union, and I like that a lot. I have always been with credit unions. I really appreciate this because I do not feel like it

belongs in the bill. I hope that you all continue to have conversations so that we can resolve this.

SENATOR ELLISON:
I have been trying to keep everything to a very minimum. I believe that there's buyers and sellers on everything. I do not care what kind of business it is.

I belong to a credit union. I belong to Nevada State Bank, and I belong to Nevada Bank and Trust. I have different banks that I use for different issues and things. But in Elko, when Great Basin came up for sale, Nevada State Bank bought that bank and then right afterwards, it shut it down.

I think that there are buyers and sellers on every kind of business there is. I don't care what it is. When I read the amendment, I don't feel that it should even be in here, but that is just my own thoughts.

I like the idea. I like the credit union expanding. They're getting bigger. They are good for the public, but I still use the other banks the same as I do the credit union. So, I do not see a problem with the bill.

SENATOR FLORES:
I also got the emails the from the bankers raising their concern. If you could help, just educate me a little bit. I have done a quick Google research to really understand the concern that is being raised and I am not trying to minimize their argument or expand on it. I am just trying to educate the committee and specifically myself with this question. The different standards that they adhere to just from me reading, really feels like it falls to the … I think it would be just the reinvestment standards.

But what I am trying to understand is if a credit union were to acquire a community bank, as that is the concern that is being raised, does that change the rules or standards that you adhere to? Or do you continue to adhere to the rules of what you now have to follow as a bank? Because what I am trying to say is if A and B have to adhere to different standards and A takes over B or B takes over A, does that now change what standards you have to adhere to? If you could just educate me through that portion of that question, please.

MR. WILSON:
It has not been contemplated in this State, nor is it something that has occurred in this State. So, I will take a stab at your question. It's my understanding that, if entity A is purchased by entity B, the new entity has to fall under entity B's rules. You have to live in the bucket that you are chartered under.

If a credit union purchases a bank, then they have to start complying with those specific rules for a credit union after the transition process, and vice versa. That is my understanding of it. But like I said, it is not something that has been contemplated by my member credit unions at this point and I am not sure ever [will be]. But we would need to get back to you on that. But that is my fundamental understanding of it.

SENATOR FLORES:
I appreciate that because that gives me at least a little bit more clarity, and it minimizes a little bit of that concern. I think the fear is if you are operating in world A and then you come into world B, it sounded like to me that you no longer have to adhere to world B's rules, but it sounds like you are interpreting it as you probably do have to.

Are there scenarios in other states where we touched language similar to this and where we saw those scenarios of credit unions acquiring community banks? Have we seen that happening anywhere else or have we not really seen it?

MR. WILSON:
That has definitely occurred in other states. I want to be clear with my answer because maybe I was not as clear as I should have been. Credit unions would need to comply with the rules of their charter and there would be rules for a merger. I do not know the specifics of that. If a credit union purchased a bank, it would still need to operate under the credit union law. There would be a lot of regulatory oversight from FID in that process. I do not know what those specifics are. I want to make sure I did not mislead you, sir.

In terms of other states, yes, it has occurred. It has not occurred in any state in which I operate to this point. But it is something we are seeing. We are hearing that many community banks want to keep investments local.

Then, as one of the Senators said, it is kind of a free market principle as well. The community bank, from our perspective, is going to go out there and try to

get the best value for its bank shareholders it can get. If it happens to be a credit union, then it happens to be a credit union, which is why we have seen that occur in a few states.

SENATOR FLORES:
Understood. Thank you for that clarification.

VICE CHAIR DALY:
Just following up on Senator Rogich's question in section 11. When you read all the legalese, will the reserves go up or will the reserve requirement go down? Not that it is going to kill anything. But I am just curious. Does it go up or does it go down?

MR. WILSON:
It depends because section 3 would allow the Commissioner to expand the reserve amount that may be required for the institution.

VICE CHAIR DALY:
Understood. And I think when you answered, you said, "Hey, we just want to get on parallel with the federal standards for credit unions," which I am not opposed to. I just did not know if it made it go up or down.

My next question is going to be in section 15. I read it like four times, and I have been looking back and forth. So, the way it reads, and I do not know ... .

So, you know, I am opposed to excluding anybody from the regulatory process. We will just start from there. It says an order issued by the Commissioner of Financial Institutions pursuant to, and I read it says, subsection 3 of NRS 672.250. When I go to NRS 672.250, there is no subsection 3. It just says the Administration of Chapter; regulations of Commissioner. The Commissioner can administer provisions subject to administrative supervision. The Commissioner shall make decisions and determinations and can adopt regulations.

To me, it is exempting the Commissioner because there's no subsection 3. Any regulation that he adopts would be exempted. I think that needs to be cleared up on what it is we are actually doing and if it is just exempting him from regulations, that would probably kill the whole bill for me.

MR. WILSON:
Section 2 of the bill enhances the emergency powers of FID to suspend rules. So that does add subsection 3 to NRS 672.250. Section 15 in the bill is referring to that section that we are adding into the bill to allow for the emergency regulations from FID.

VICE CHAIR DALY:
Thank you for that because I went back and forth and I missed that nuance that you are changing that section of NRS in the bill, but I do not think he needs an exemption in that. I will follow up with Legal. I do not think you need an exemption to do a temporary or an emergency regulation.

There's a whole other section of NRS 233B for temporary and emergency regulations. So, an exemption from everything, in my view, is not required. We'll figure it out. I do not know if Legal has any comments on that, but nevertheless … he thinks I got it right.

KEN LANGE:
I serve on the board of directors of the Silver State Schools Credit Union. I am speaking today as an individual in support of S.B. 375. For the record, I am also married to the good Senator Roberta Lange who I think will make any necessary disclosures and disclaimers as is appropriate. I have submitted written testimony (Exhibit L).

PHYLLIS GURGEVICH (Nevada Bankers Association):
The Nevada Bankers Association recognizes the essential role both banks and credit unions play in supporting a community's economic well-being. Currently, Nevada is home to just nine community banks. In 2024, credit unions in the United States acquired 23 banks amounting to $11.7 billion in bank assets.

Due to tax advantages, credit unions have increasingly been acquiring community banks as part of a growth strategy. This trend has implications for taxpayers as each acquisition results in a previously taxpaying financial institution becoming tax exempt, thereby reducing the tax base. Additionally, banks are subject to Community Reinvestment Act (CRA), and this ensures that banks invest back into their local communities.

More importantly, it prohibits redlining, ensuring that financial institutions provide proof—they have to demonstrate—that their products and services are

equitably accessible by everyone in their community. Credit unions are not subject to CRA requirements. Credit unions also have regulatory limitations on the percentage of business lending they can engage in. So that could potentially reduce credit availability for Nevada's smallest businesses and startups.

In response to this trend and to the developments and the impacts to the states, there is movement toward legislation. States like Colorado, Illinois, Minnesota, Mississippi, Tennessee, Iowa, Idaho and Nebraska have enacted laws that explicitly prohibit credit unions from purchasing banks. Montana has introduced something similar and West Virginia requires that when a credit union acquires, merges or invests in a bank, those deposits remain insured with the Federal Deposit Insurance Corporation.

While S.B. 375 expands the list of permissible investments that a credit union can make, our amendment, Exhibit K, protects Nevada's nine community banks and the people and businesses they serve by providing just one narrow exception to what a credit union can invest in.

SENATOR PAZINA:
I should have shared this earlier, but we had extensive conversations with the banking association and with their lobbying team prior to this hearing today and offered a number of amendments to try to satisfy some of their concerns. Unfortunately, none of those amendments were met with satisfaction, but we will continue to work with them.

MR. REEDER:
The objective raised by Vice Chair Daly, the language in subsection k [section 15, subsection 1, paragraph (k)] is not something that we really added as part of our recommendation to the Legislative Counsel Bureau. We think that came out of drafting. Our objective is just to give those emergency powers to the Commissioner; however, that needs to work. We defer to Legal.

VICE CHAIR DALY:
Understood. Thank you. If Legal wants to chime in real quick, I think we are going to be okay.

JEFF KOELEMAY (Committee Counsel):
You are right. That paragraph (k) is us [Legal] and that is for the triggering effect to be correct and just to connect the dots in the law. As to the scope of

it, I read this to be a pretty narrow carve out for pretty limited purposes in emergency situations.

The primary difference, the way I see it off the top of my head, between the existing emergency regulatory process and the temporary regulatory process is that even on the emergency regulations, the Governor ultimately has to sign off on those, I believe, before they become effective under NRS 233B.0613. In these specific emergency situations, the declaration of disaster, this gives the Commissioner an ability to issue an express order that goes ahead and can get into effect a little more quickly.

As far as the temporary regulatory process, I believe that typically involves 30-days advance notice of the action under the various provisions of NRS 233B.060. So, I think again, if we are dealing with one of these real emergency situations this gives the Commissioner a little bit more express authority to get that into effect more quickly.

The duration of the emergency orders is only for 90 days, which is a shorter period of time than the regular emergency regulations, which are 120 days. There is a specific limitation in subsection 4 of section 2 of the bill that the Commissioner cannot extend one of these orders more than one time. So, it is an initial 90-day order, and it can be renewed only one time. At which point it seems it's funneled directly back into the regular procedures in NRS 233B—to be right back into the existing administrative process.

I hope that is helpful. I read this as a fairly narrow carve out for them and paragraph (k) does not exempt them completely from NRS 233B. It is just for the limited purpose of the narrow lane that this specific type of order lives in.

VICE CHAIR DALY:
Thank you for that. Anyway, I think in addition to all of that, now that we reread it through, the Commissioner can't make any new regulation, he can only suspend an existing one for a temporary period of time. I think that answers all my questions.

We will close the hearing on S.B. 375.

CHAIR PAZINA:
We are moving forward to S.B. 97 which revises the Silver State Health Insurance Exchange. I ask that everyone review the amendment, Exhibit C.

BRETT SCOLARI (Reno-Sparks Indian Colony):
First, we'd like to thank you Chair for allowing a hearing on S.B. 97. Also, we would like to thank Senator Doñate for allowing us to present an amendment, Exhibit C, to S.B. 97 to focus on the makeup of the exchange board. Lastly, we'd like to thank all the committee members of the interim health committee [Joint Interim Standing Committee on Health and Human Services] for all their work on the tribal healthcare issues in the interim. It was really groundbreaking and very important to the tribal communities.

What we are proposing today is really straightforward. The amendment Exhibit C proposes to strike the entire bill as introduced and add a change to the makeup of the exchange board. This proposal would amend NRS 695I.300, subsection 2, paragraph (a) to require that one of the five Governor appointments to the board be a member of a Nevada tribe with experience in tribal healthcare administration. We believe that this change is critical for the State, the Exchange and the tribal community to work together and collaborate to deliver the best possible healthcare for tribal members of the State.

ANGIE WILSON (Executive Director, Reno-Sparks Tribal Health Center; Reno-Sparks Indian Colony):
I know that Chairman Daryl Gardipe really wished that he could be here today, but he had a death in his immediate family. He extends his thanks to everybody that we have met with regarding the importance of being included in S.B. 97.

I just wanted to start with saying we appreciate the ongoing conversations we have had here at the table about issues that impact American Indians and Alaska Natives living in this State and, of course, in support of the 28 Indian nations here within Nevada.

When it comes to the Affordable Care Act (ACA), the ACA included the Indian Healthcare Improvement and Modernization Act. The ACA allows very specific provisions in the law for American Indians and Alaska Natives. It also allows for tribes to be able to utilize our funding to support tribal sponsorship where we can actually pay for the healthcare premiums on behalf of our enrolled members for better and greater access to care. Part of the reason why the law includes

very specific outliners [outliers] for American Indians and Alaska Natives really comes back to the federal [Indian] trust responsibility the federal government has for American Indians and Alaska Natives specific to health care.

American Indians are allowed, in the law, open continuous enrollment. Tribes are also allowed by law to be able to sponsor healthcare premiums. There's also zero delimited cost sharing for American Indians and Alaska Natives, who receive care through a referral through the tribal health programs, even to an outside non-tribal clinic provider. So, there's no cost sharing or copays or things along that line. That is really designed to allow tribes to be able to extend the limited federal funding they get from our Indian Health Service or third-party revenue.

The ACA allows for additional provisions in the law. Under CFR Title 45, it also requires qualified health plans to be able to accept premiums and cost-sharing payments from tribal programs specifically. Aggregate billing opportunities allow us to defer the administrative burdens on tribes in our ability to sponsor multiple people in the Exchange. The law also allows for tribes to be able to offer the services. Even though we do not have to contract with a qualified health plan, the Indian Healthcare Improvement Act under section 206 allows the tribes to be able to bill for those services we provide.

The Indian Health Service delivery system is complex. It depends on your enrollment status. I can look at myself. I am an enrolled California tribal member. I live in Washoe County. I work for the Reno-Sparks Indian Colony. But what I may be eligible for may be different than what a Nevada tribal member may be eligible for. And there's a lot of complexities to that.

When the Exchange came about and the ACA has been enacted for over a decade now, it should not have taken a decade for tribes to be able to get to the point where we can do tribal sponsorship. That is exactly what has happened. It is not because of the unwillingness to work with us. I think that these issues are complex when we talk about how these laws pertain to American Indians. I would not expect anybody who is not Indian or does not access our Indian healthcare delivery system to understand how these laws [work] or [how] what is developed in this State impacts our people. That is why we need to have a tribal representative on the Silver State Health Insurance Exchange. This will not be the last issue that comes up.

I also want to say you have such great leadership happening at Nevada Health Link under Russell Cook and his team. They've done a great job working with us at the tribal level to start to develop a pathway for tribal sponsorship. But it really should not have to take the education of the tribes for this whole time to get us to that point. But I do want to acknowledge that they've been instrumental in getting us to where we are today.

We've had to advocate to the Silver State Health Insurance [Exchange] Board of Directors that tribes do not need to go through the certification for an enroller. They worked with us to develop a special tribal enroller process, which has been really beneficial. We've had to educate the Division of Insurance and their legal on the provisions around the Indian Healthcare Improvement Act and our ability to claim for those services. We are committed to strengthening the State and the State Health Insurance Exchange and we believe by having representation on the board will help us in that pathway.

We do not know what is going to happen when it comes to the ACA moving forward. I know Congress will have to be tasked with what the advanced premium tax credits will look like for Americans at the end of this year. Those things are going to impact the tribes as well. Being able to be included, having a seat [on the Board] specifically for tribal input to the Health Insurance Exchange, does nothing but support and strengthen the Exchange in Nevada.

In my additional duties, I serve on the national CMS Tribal Technical Advisory Group. We work directly with leadership at the Center for Consumer Information and Insurance Oversight. We just had a meeting in Washington, D.C. a couple of weeks ago.

We are also looking at what the enrollment for American Indians and Alaska Natives looks like in our state-based exchanges including Nevada. Those are things we look at on a national level. Those are things we are committed to here on ways we can strengthen enrollment in our tribal communities, especially when those who have some of the highest health disparities are happening in tribal communities.

I just want to thank you all for the opportunity and for allowing me to be here today and to speak to you about the importance of this bill and especially to the news. I am sure that is why you are here today to cover this. Thank you so much. But I would just like to say thank you to Senate leadership, a special

thank you to the Governor's office. A special thank you to the Nevada Health Link and the Silver State Health Insurance Exchange for getting us to this opportunity today.

CHAIR PAZINA:
Just a reminder to our committee that sections 1, 2, 4 and 5 of Exhibit C have been deleted. Section 6 has conforming changes that come from section 3, and what was just discussed here regarding the tribal membership on the Insurance Exchange.

SENATOR ELLISON:
Each tribe is different, yet they all have health care or access to health care. But where you are, you have got your clinic and stuff and anybody who is Indian is covered. Does that also cover anybody living on the tribe that might not be of Indian heritage? How does that work?

MS. WILSON:
We are talking about two different things. One, if we talk about what it looks like for the ACA regarding the Exchange, I think anybody is eligible to apply for a health premium package under the Silver State Health Insurance Exchange. But when it comes to American Indians and Alaskan Natives, there are some differences in that whether you are an enrolled member of a federally recognized tribe, or whether you are an Alaskan tribal member.

It also depends on what the makeup of your family looks like. But even in those instances, it can be challenging because non-tribal members do not qualify for certain benefits, but tribal members do. That is where we really help in determining that.

We have 12 tribal health clinics in Nevada, 1 urban Indian and 2 run by the Indian Health Services. We deal with all the tribal members living in Nevada or who are eligible in Nevada for premium care. That is why it is so important because we can look at those instances on what they are eligible for and guide them in a way that makes sense for the plan they get involved in.

There are also benefits for us in looking at various plans. I would look at Bronze Plans, which have the lowest payment of a premium because there is no cost sharing for American Indians when they are coming through our clinics and then

getting referrals outside of our clinic. So those are all things that we are really educated about in our clinics.

But sometimes that is difficult when you are Indian; you do not know, you are coming into the clinic, and you are trying to get access to care. And really, that is where the tribes come in. We are aware of what the situations are. We are looking at what makes the most sense, are you eligible or are you not? It varies widely depending on those caveats in the law.

SENATOR ELLISON:
Thank you very much. That answered my question.

MS. RUIZ:
I represent National Nurses United/National Nurses Organizing Committee of Nevada representing the interests of 3,000 plus registered nurses in Nevada. We fully support this bill as amended.

LUIZA BENISANO (Planned Parenthood Votes Nevada):
We support S.B. 97.

CHAIR PAZINA:
The Committee has received one support letter (Exhibit M) for S.B. 97. I will remind all of those in opposition to S.B. 97 that sections 1, 2, 4 and 5 have been deleted and there is an amendment to section 3 and conforming changes in section 6 to add a tribal member to the Insurance Exchange. I have received three opposition letters (Exhibit N) to S.B. 97.

We will close the hearing on S.B. 97 and move to our hearing on S.B. 173 which establishes provisions relating to the environment.

**SENATE BILL 173**: Establishes provisions relating to the environment. (BDR 52-585)

SENATOR DINA NEAL (Senatorial District No. 4):
I have two copresenters, Monica Arienzo and Joshua Khorsandi, who have an amendment (Exhibit O) to S.B. 173 that we worked out a long time ago on plastic cutting boards. He was also in the newspaper for his movement on plastic cutting boards.

This is an omnibus healthcare bill in which I am tackling several issues. But one of my major goals with this bill is to educate the public on what is happening in the world of plastics, nanoplastics and black plastics.

MONICA ARIENZO (Associate Research Professor, Desert Research Institute):
I am here today to present an overview of my research and its relevance to S.B.173.

I have submitted written testimony (Exhibit P) supporting S.B. 173.

JOSHUA KHORSANDI:
Thank you for the opportunity to speak today about a bill that addresses a growing threat to public health and environmental safety—the widespread use of plastic cutting boards in commercial kitchens. This bill proposes banning plastic cutting boards in all Nevada restaurants and food establishments and requires a transition to safer alternatives, such as wood, bamboo, stainless steel or glass. These materials do not release microplastics, are easier to sanitize over time and carry fewer long-term health risks.

We've set a two-year transition period based on input from chefs and restaurant owners across Nevada. Most replace plastic cutting boards every 3 to 12 months, meaning that the shift can happen within their normal replacement cycle without financial strain or waste of usable tools. After two years, a graduated enforcement system begins. The first violation is a written warning; second is a $500 fine for plastic cutting board; third is a $1,000 fine plus a follow-up inspection.

When plastic cutting boards were introduced, their risks were not known, but recent research clearly shows that they are a significant source of microplastic contamination in food. A recent study confirmed that standard use releases millions of microplastic particles per square centimeter. These particles are invisible, cannot be rinsed away and are released through everyday slicing and chopping.

This is something that you could test for yourself. If you slice a plastic cutting board a few times and run your finger across it, you'll find a fine dust—those are microplastics. That is what ends up in our food and, ultimately, our bodies. Once ingested, these microplastics carry toxic additives like phthalates, BPAs [bisphenol A], flame retardants and heavy metals. These are linked to very

serious issues, including hormone disruption, immune system damage, reproductive harm and even cancer. Microplastics also absorb environmental pollutants, compounding their toxicity.

Microplastics have now been detected in human blood, lungs, liver, brain tissue, placenta, breast milk and even fetuses. One recent study found them in testicular tissue with a link to reduced sperm count. Another documented their presence in human brain matter. The health effects clearly extend far beyond the digestive system.

This is not just about us. It is about protecting our children, our babies and future generations. When microplastics are showing up in the womb, in breast milk and in developing organs, we have a responsibility to act. We cannot wait until the damage is irreversible.

Furthermore, the environmental consequences are just as severe. Microplastic particles washed down kitchen sinks, pass through our wastewater treatment systems, polluting rivers, lakes and oceans. Marine life consumes these particles which then work their way up the food chain, right back to us.

Plastic cutting boards also contribute to climate and ecological harm through their production and disposal. They are made from fossil fuels, emit greenhouse gasses during manufacturing and persist in landfills where they break down into smaller toxic fragments. Unlike wood or bamboo, they never truly biodegrade. Alternatives like wood, bamboo or stainless steel are much more durable, cost-effective in the long run and harbor fewer bacteria. These alternatives are not only safer but are also cleaner and longer lasting.

Everyone here eats food prepared outside of the home. So, this issue affects all of us. Continuing to allow plastic cutting boards means ignoring the overwhelming scientific evidence of harm.

Lastly, I wanted to mention that I have personally spoken with about 50 chefs and restaurant owners, including many on the Las Vegas Strip. Those who knew the risks of microplastics on our bodies were already very supportive of this bill. Others who initially opposed it, admitted they were unaware of the health and environmental risks. But once I shared the scientific evidence, every single one of them expressed support for the transition away from plastic

cutting boards. That said, none felt comfortable speaking publicly as they did not want to take sides on this matter and possibly hurt their business.

I also have strong support from Dean Kahn of UNLV [University of Nevada, Las Vegas] School of Medicine; Dean Cardenas of UNLV College of Hospitality; Chef Lucio, President of the American Culinary Foundation; Doctor Kim, Chair of the Food, Beverage and Events Department at UNLV; and Diego Trujillo, the CEO of Las Vegas HEALS nonprofit.

I am confident that if every Nevadan understood the serious documented risks that microplastics pose to our health and environment, support for this bill would be overwhelming. I urge this body to act on the signs, to act on behalf of the people of Nevada and to pass this bill.

SENATOR NEAL:
Sections 5 through 26 of the bill talk about PFAS [per- and polyfluoroalkyl substances]. I will not get into trying to say the full name. But this is another attempt of mine to ban PFAS, which was vetoed in 2023.

Perfluoroalkyl and polyfluoroalkyl are considered forever chemicals that break down very slowly over time. It finds its way into the environment; it finds its way into the blood of people and animals; and it is also present at low levels in a variety of food products and in the environment. You can find all this information at the EPA.

We have found PFAS in water, air, fish and soil around the United States and around the world. Scientific studies have shown that exposure to PFAS in the environment may be linked to harmful health effects in humans and animals. Thousands of PFAS chemicals are found in different consumer, commercial and industrial products.

The idea in these sections of the bill is to streamline and try to manage and regulate the products that are harmful to human beings in Nevada. The bill covers several different sections. My focus was on cookware—because we found that PFAS is in the slick coating on our pots. That is what brought this to my attention in 2022 and led to the bill in 2023. Then I decided to insert it in this omnibus environmental justice bill so I could try to get this measure passed.

In addition, in sections 34 to 36, I am trying to regulate and prohibit the use of formaldehyde. You should have a conceptual amendment (Exhibit Q) because there was an error. It is the formaldehyde in hair products that are used for smoothing perms.

The idea is to try to prohibit formaldehyde because it causes cancer. We also want to make sure there's testing of braid hair and extensions because we are finding that toxic chemicals are being used as coatings on braid hair and extensions—and some are lead. I also have an exhibit (Exhibit R) containing links to a Harvard study that you can review in your leisure around the toxins being found and then causing cancer in women.

SENATOR ROGICH:
Something came to mind as you were talking regarding the heat impact on plastics. In Southern Nevada, there's this push to replace grass with artificial grass or synthetic grass—and the amount of heat that we get. Then if you have a water runoff because it rains, are we going to address that issue?

MS. ARIENZO:
With respect to artificial turf, this is a great question. We know UV light will degrade plastics at a faster rate. It causes surficial cracking of plastics. I have done this before where I have left a [plastic] bucket out over the winter and all summer and then I pick it up next year and it is kind of cracking and falling apart. That's because of the UV light.

We would probably find degradation of those plastics with exposure to UV light. There may be things that are added to the turf. I do not know for sure, but sometimes there are additives put into plastics that are essentially to help keep the plastic from breaking down. Those additives can also be released, whether it is just through natural processes or, like you mentioned, during rain events. I do not know of any specific studies looking at artificial turf breakdown, but it's definitely something that should be investigated more.

JACKIE SPICER (Nevada Environmental Justice Coalition):
Our coalition is in support of S.B. 173 because environmental injustices exist in many forms and need to be addressed from all angles—from banning plastic, black plastics and PFAS forever chemicals to mitigating the urban heat island effect. These measures will improve public health and save money for Nevadans by preventing financial stress caused by medical treatments.

To start, black plastics have no place in our homes or food. Toxic chemicals in black plastic can leach into our food and drinks, poisoning our brains and bodies and causing long-term neurological damage. In 2025, there are a plethora of alternatives that do not jeopardize our health and safety.

In addition, PFAS exposure and the carcinogens in synthetic hair braids have been directly linked to cancer. With nearly 40 percent of Americans expected to face a cancer diagnosis in our lifetime, we must take every possible step to reduce exposure to cancer-causing chemicals. Limiting these pollutants and testing synthetic braids will not only protect the health of our communities, but also save individuals and families from the crippling financial burden of cancer treatments.

Lastly, Nevada is home to the two fastest warming cities in the nation. Last year alone, Clark County had over 500 fatalities due to heat-related illnesses. This silent killer strikes hardest at our most vulnerable populations, and we believe that this bill is more than adapting to deadly rising temperatures; it is about avoiding the cost of being displaced and keeping Nevada as a place for all of us to call home. We urge you to support S.B. 173.

OLIVIA TANAGER (Director, Sierra Club Toiyabe Chapter):
We're the largest grassroots organization in Nevada, representing 40,000 members and supporters across our great State.

This bill has several components so I will break them down. We strongly support efforts to reduce plastics prevalence in our special places across the State. Studies have shown that Lake Tahoe is so full of microplastics that the concentration in its waters—5.4 plastic particles per cubic meter—is greater than the concentration measured near some of the huge garbage patches swirling in the world's oceans. I am sure some of you have seen documentaries about those. It is quite concerning, and we appreciate the efforts to phase out plastics and things that harm not only Lake Tahoe, but also other special places across the State as well.

We also know that low-income communities are particularly vulnerable when it comes to the contaminants that you heard about today discussed in cookware. Thus, they are more likely to be subject to the health impacts associated with those chemicals. Lower-income folks are also less likely to have access to healthcare once the health impacts of the contaminants materialize.

We also appreciate the provisions in this bill to reduce the urban heat island effect, like Ms. Spicer said. That certainly is a killer in our State. Communities of color and low-income communities are disproportionately bearing the brunt of climate change and the rapid heating we are seeing in Nevada.

As you heard, Reno is the fastest warming city in the entire country, and Las Vegas is the second. Not only are those the two fastest warming cities, but the urban core and the urban heat island effects are warming both faster and at higher rates than other areas as well. We must continue to abate those issues as robustly as we can. People's lives are at stake. We appreciate Senator Neal for bringing this bill forward and we urge your support.

ANNALISE PORTER (Southern Nevada Water Authority; Las Vegas Valley Water District):
We are here in support of S.B. 173.

CHRISTI CABRERA-GEORGESON (Nevada Conservation League):
We are here in support of S.B. 173. As many of the previous commenters have said, this bill is a step in the right direction to keep Nevadans and our environment safe from harmful chemicals and make strides to combat urban heat island effects.

Microplastics and PFAS can find their way into our soil and drinking water, accumulating in the environment, wildlife and in our bodies and having numerous health impacts. Additionally, Nevada is home to the two fastest warming cities in the country. The typical number of heat wave days in the State is projected to increase even more, to around 55 days a year in the next five years.

Extreme heat can be dangerous to our health and even fatal. The number of heat-related deaths and illnesses continues to increase year after year. Over half of 1,000 people died due to heat-related causes last year just in Clark County. While all Nevadans are impacted during these extreme heat events, impacts are not evenly distributed.

Extreme heat possesses higher risk to those in low-income communities and communities of color, as the effects of urban heat islands makes these temperatures in the neighborhoods even hotter. We strongly urge the committee’s support on this bill.

DORA MARTINEZ (Nevada Disability Action Coalition):
We thank the forever beautiful, brilliant and great-sounding Senator Neal for bringing this commonsense bill and we hope you all support it.

SARAH [UNKNOWN]:
I am in support of S.B. 173.

TRAY ABNEY (American Chemistry Council):
The American Chemistry Council represents leading manufacturers of raw materials and packing materials covered under this bill and is respectfully opposed to S.B. 173 as currently drafted, and that is key.

Section 4 of the bill would impose an outright ban on any plastic bottle designed to hold liquid for oral consumption. Polyethylene terephthalate (PET) and high-density polyethylene plastic bottles are some of the most recycled plastics currently in the marketplace.

An outright prohibition would have detrimental impacts on the beverage, grocery and retail industry and impact products such as juices, milk, soft drinks, water and distilled spirits. Cost to manufacturers and ultimately consumers would likely increase significantly. This bill overlooks other important environmental impacts. Lighter plastic bottles require less fuel to transport, meaning less greenhouse gasses.

We also have concerns with section 26 that establishes new misdemeanor penalty provisions for violations of the proposed PFAS restrictions. This new penalty provision just for that section of the bill appears to be unnecessarily punitive.

The Chemistry Council supports the concerns that will be raised by other industry organizations testifying after me today and we would urge a no vote on the bill as currently drafted.

All that being said, we've had productive conversations with Senator Neal and, of course, it is great to see her back participating in this process. We will continue those conversations and think that we may be able to come to some agreement on the issues we raised.

NICK SCHNEIDER (Vegas Chamber):
We are also here in opposition to S.B. 173. For the sake of brevity, I will go ahead and echo the comments made regarding the misdemeanor language in section 26, as well as the banning of plastic bottles in section 4. Just adding the fact that we do have concerns with things—alternative packaging options like aluminum. The rising cost has negative impacts on the accessibility of these kinds of resources in a lot of our communities.

Further in section 12, we would appreciate a clarification on the definition of food packaging as well. If you were to order food from a restaurant and not indicate that you need a food package, I do not know how they would deliver that food to you. Of course, we are happy to work with the bill sponsor and look forward to continuing those conversations.

JAY PARMER (Nevada Manufacturers Association):
You're going to hear from numerous industry groups expressing specific concerns regarding specific sections of the bill. For the sake of time, I will summarize the Nevada Manufacturers Association's concerns as a matter of the policy decision that is in front of you.

Section 26 of the bill imposes a misdemeanor penalty for noncompliance. That's a new penalty. At the same time, the effective date of this bill is January 1, 2026. That is an aggressive, if not impractical, date for many manufacturers, including businesses operating in this State.

Regarding PFAS, they are used in a variety of manufacturing processes due to their unique properties, such as resistance to heat, water and oil. Many manufacturers continue to use PFAS, but nonetheless, manufacturers also continue to pursue best practices regarding the appropriate utilization of PFAS. I would also say that while there's a lot of discussion about PFAS and a lot in the news, the impact and associated risk of the utilization of PFAS is unsettled science at this time.

As introduced, S.B. 173 would also lead to increased costs, significant operational adjustments in current manufacturing processes and potential shifts in market dynamics of affected manufacturers. Specific areas of disruption are the availability and cost of items, such as bottled water, food packages and utensils used extensively in food carryout and delivery, which was a lifeline to the restaurant industry in Nevada during the pandemic. Similarly, molded

plastics, which are utilized in fabrication of components used for many products and systems in our everyday lives, would be disrupted.

For this these reasons, the Nevada Manufacturers Association is opposed to S.B. 173 as introduced. We believe there's an opportunity to work with the sponsor on mitigating some of our concerns, and we'd like to make ourselves available to have that communication with the sponsor and other interested parties.

LAURA MCSWAIN (Water Fairness Coalition, Inc.):
I would like to thank Senator Neal for bringing this bill. The Water Fairness Coalition has serious concerns about PFAS. We've spoken about it at length in various meetings at the Clark County School District, in front of the Clark County Commission, et cetera. I want to also thank Senator Rogich for asking the question about artificial turf, which is really the subject of my concern.

The Water Fairness Coalition opposes S.B. 173 as introduced on the grounds that it is incongruent with grant requests received from the federal government by Southern Nevada Water Authority (SNWA) in pursuit of converting natural turf on playgrounds and athletic fields in Clark County schools in January 2024.

Just this past January 2025, the Bureau of Reclamation awarded $60 million to SNWA for its Water Smart Landscape program in pursuit of converting 23 million square feet of grass to xeriscape, which includes the use of artificial turf. These materials can contain the very toxic elements this bill addresses and seeks to eliminate, yet artificial turf use in our children's athletics fields and in residential communities has not been included.

What a missed opportunity, being that this bill also addresses heat islands. We applaud the efforts to address toxins in the community and efforts to mitigate heat islands. However, absent addressing the policies that fail to protect the existing natural elements in our community as part of heat mitigation and the impacts of artificial turf, we will never get ahead of the challenge of rising temperatures. In fact, it is being made worse.

Applying for grants to reduce heat islands, while grants are being requested and doled out to subsidize artificial turf—which even beyond asphalt contributes to

heat islands—is not an appropriate use of taxpayer dollars. It is kind of like the dog that chases his tail.

JIMMY LAU (International Bottled Water Association):
We have had many conversations with Senator Neal leading up to this about some of our concerns related to section 4 on the plastic bottle ban. One thing I would like to highlight is that we have submitted a comprehensive letter (Exhibit S) which is available on NELIS.

Of particular interest is the role plastic water bottles have in emergency management. When you have significant disasters and things like that, bottled waters tend to be the easiest way to get people that necessary water to make sure they can be healthy, remain healthy and get through their natural disasters.

ASHLEY KENNEDY (Clark County):
I think I am probably going to take a hard left from the other testifiers so far this morning. Clark County is opposed to section 29 of the bill, which is specific to the language around the redevelopment agency (RDA). The bill language will require local governments to set aside 1 percent of the funds in the RDA for the purposes of heat mitigation. We are very much committed to combating extreme heat and urban heat islands and the effect of that.

Clark County launched a community canopy program in fall 2024, which provided 2,200 trees to residents with an additional 2,300 trees being distributed this spring. This program prioritizes the most heat-vulnerable communities. Additionally, in 2023, we updated our development code to require tree planting along streets and in parking lots, with a fee incurred for every tree waived from the required landscaping standards. These fees in turn are used to plant trees on county properties.

While the County supports the intent of section 29, requiring 1 percent of the RDA funds for tree planting presents some challenges. Redevelopment agency funds are designed to spur private investment and revitalize distressed areas. Implementing this provision depends on private property owner cooperation and may result in a fragmented effort.

Additionally, the County economic development department [Community and Economic Development], which oversees its RDA, lacks the expertise to meet the reporting requirements in the bill, such as managing tree tracking and life

cycle management, which would likely require it to seek an outside contract to help with that reporting piece.

In conclusion, redirecting these limited funds will reduce our flexibility in managing our RDA and shift resources away from core redevelopment priorities. For these reasons, Clark County is opposed to section 29 and will not engage on the other pieces of the bill. Section 29 was really Clark County's concern.

ISAAC HARDY (Urban Consortium):
The Urban Consortium is made up of Reno, Sparks, Henderson, Las Vegas and North Las Vegas. I want to echo Clark County's comments. We also have some concerns specifically with section 29. The one-size-fits-all approach requiring a 1 percent allocation might not be feasible for every municipality, particularly those with limited resources or different environmental context. Therefore, we are opposed.

DAVID THORP (American Beverage Association):
I am here representing the nonalcoholic beverage industry, which employs more than 1,300 people across the State. We're opposed to section 4 that seeks to prohibit the sale of any plastic beverage bottle. Plastic pollution is a serious problem, and we are committed to being part of the solution.

Polyethylene terephthalate plastic beverage containers are not single use. They're 100 percent recyclable including the cap. So, keep the cap on when you recycle it.

Polyethylene terephthalate is the most recyclable and recycled plastic in the country. They're made to be remade into new bottles, carpet, clothing. We're using less plastic. Feel how squishy they are getting. We are using more recycled content in our bottles. This bottle is made from nothing other than other recycled bottles.

Our bottles are only 1 percent of trash in the country. Other plastics make up more than 10 times that. The recycling rate nationwide for all plastics is below 9 percent, while the rate for recycling these bottles is over 30 percent. These PET bottles are collected across the state in curbside and drop-off recycling programs because they are 100 percent recyclable.

Our bottles are a valuable commodity. These are not the plastics that get shipped off to other countries. A new facility opened last year in Las Vegas that takes the recycled PET bottles and makes them into new bottles.

From a business perspective, a statewide ban will take away choice for consumers and burden businesses with lost sales. Grocery stores, restaurants, convenience stores, movie theaters and more rely on beverage sales. Consumers demand choices for their beverage containers, often preferring a lightweight resealable bottle.

In conclusion, banning the sale of 100 percent recyclable PET bottles does not address the problem of plastic pollution, but it will harm consumers and businesses across the State. Instead, improving collection and recycling of plastic will keep more plastic out of nature.

I have submitted an opposition letter (Exhibit T) to S.B. 173.

JANINE HANSEN (American Independent Party of Nevada):
My concern is with section 4 on plastic bottles for beverages. I just have a few things I would like to say. First of all, I live in an area where I am dependent on electricity if I am to have water because if the electricity goes off, my well immediately goes off and I have no water in my house.

So, one of the things I do is keep a lot of plastic bottles around because we have had floods that cut off our electricity. We've had fires. We were without electricity for over 18 hours because of fire. That was very nearby and closed the highway.

It is very important for people to be able to have [water] available, in cases of disaster and emergency all around the country. In our State as well, plastic bottles for water provides something to take care of everything. When my power goes off, I have a plastic bottle so I can brush my teeth. I have plastic bottles by my toilet so I can flush the toilet. Sometimes we do not think about those things.

I go to Tahoe; I have a timeshare at Tahoe. They have a special place for recycling plastic bottles. Elko County does not require that. But at Tahoe they do that, which I think is very positive.

When you think about other options like aluminum—because I am very concerned about alternative health—aluminum has negative effects for your health, especially if you are using it to drink out of. I would never choose an aluminum can over a plastic bottle, even though I have concerns about what has been presented about plastic.

I did want to mention how happy we are to see Senator Neal. We missed her and appreciate her. But my concern is about section 4 which takes away some of the things we need for emergencies, like plastic water bottles.

UNIDENTIFIED TESTIFIER:
I am calling as an Independent. I am from California. But I am actually calling just to say I fully support S.B. 173, section ... I am not actually sure what section it is, but it is about the ban of using plastic cutting boards because of microplastics in restaurants. I think that is a huge thing.

The recent studies that have come out any time you use a plastic cutting board, there is microplastics that get released into whatever you are eating. It is well known that those are toxic chemicals. Anything inside your body like that could possibly cause cancer. I just want to express support for that.

CHAIR PAZINA:
We're having a challenge with people on S.B. 173 who do not wish to share their names. Understood. I have received written testimony (Exhibit U) in support of S.B. 173.

BRYAN WACHTER (Retail Association of Nevada):
We want to thank Senator Neal for her collaborative process and appreciate the opportunity to testify in opposition specifically to section 4. Our members share the goal of reducing environmental harm, but this bill will not achieve that. Instead, it will disrupt supply chains, raise prices for working families and likely lead to greater environmental consequences.

First, the economic impact is significant. Retailers rely on a broad distribution network built around standardized packaging. Banning plastic bottles would require costly retrofitting of equipment, warehousing and transportation system expenses that will be passed directly to consumers.

Second, the bill threatens product access. Beverages like water, nutritional drinks and juices, especially those in single-serve sizes, are often only available in plastic packaging. For rural communities, outdoor workers and families on the go, this ban could limit access to hydration and health.

Third, the alternatives are not always better. Aluminum and glass have higher carbon footprints in production and transport and, in many cases, switching away from plastic increases emissions and waste, not the other way around. In fact, some of the supporters of S.B. 173 would also likely oppose the increase in pollution and environmental impact of these alternatives.

Finally, there are significant regulatory and market barriers to those alternatives. Many products do not yet have FDA-approved or commercially viable packaging options beyond plastic. Packaging manufacturers are not able to ramp up glass or aluminum production at the scale this bill would require, especially with competing demand from other states and countries. Without coordinated national standards or incentives, Nevada risks creating a bottleneck in availability, increasing costs and reducing selection.

We urge the committee to consider more effective collaborative solutions, ones that focus on improving recycling infrastructure, enhancing consumer education and supporting market-driven innovation rather than a hard-line ban that will do more harm than good.

AARON ROMANI:
I support S.B. 173. I think one point that has not been emphasized enough in support of this is the health and science aspect of S.B. 173. As a man, I am very concerned about the testicular harm with men's testicles and all of the other terribly adverse effects that microplastics have on both men and women. The health aspect has not been emphasized enough in this discussion. I think it is crucial, and I think the science is also very important. It is completely and utterly clear how beneficial this S.B. 173 will be for future generations in Nevada.

JOHN KEANE (Association of Home Appliance Manufacturers):
The Association of Home Appliance Manufacturers represents manufacturers of major, portable and floor care home appliances. We represent all your powered kitchen appliances. We are here with concerns about S.B. 173 around the cookware-labeling provision.

Section 25 would require manufacturers of cookware that intentionally contains PFAS to list those products on the label. Cookware is defined very broadly as durable houseware products used in a residence or kitchen to prepare, dispense or store food "including, without limitation," several products. The "including, without limitation" language raises concerns about what products would be incorporated into this labeling provision.

California passed a similar cookware disclosure law, Assembly Bill No. 1200, in 2021. In its deliberations, it removed the "but is not limited to" language. The cookware was only listed in the product list which would be labeled. Colorado a year after, passed a similar law, which had very narrow cookware-labeling requirements.

We encourage Nevada to harmonize with California's law to remove "without limitation" to remove any areas of uncertainty for cookware manufacturers and to ensure harmonization across the region. Many kitchen appliances prepare, dispense and store food or beverages, and we believe that if everything in the kitchen is labeled, it could go against the intent of this provision.

Manufacturers want to comply and the dates for compliance come quickly. We want to make sure we can be fully in compliance with the bill. I have submitted my written testimony (Exhibit V).

CHAIR PAZINA:
The Committee has received one opposing letter (Exhibit W) to S.B. 173.

SENATOR NEAL:
I just wanted to make some quick comments on the opposition related to section 29. I understand the opposition to section 4. I told the folks in opposition that I plan on removing that section, so hopefully you can relax.
I do want to talk about section 29 regarding the RDA. So just quickly, having spent probably all my legislative career in government affairs, RDAs are built from the properties that are actually in the boundary. When we looked at and calculated what would be the revenue impact for 1 percent in order to pay and try to mitigate heat deserts, it was $355,000 for the City of Las Vegas, $32,923 for the City of North Las Vegas and $128,340 for Clark County. When I looked at this 1 percent, I was trying to figure out a method in order to pay for and mitigate heat deserts.

In addition, I looked at it from the perspective that the taxpayers that are written into the tax increment district are paying for it. Why? Because the taxes generated from their properties is recycled to produce the money for those RDAs.

Then I also looked at the definition of blight under NRS 279.388. One key provision that has been in our statutes since the early 1990s is to take care of the health and well-being created from the blighted environment, the deterioration of the environment. Also, the infrastructure of the environment is one of the key provisions in a numerous set of provisions in the redevelopment statutes.

When the government comes to say, "I do not want the taxpayer money that is being recycled to be used for the benefit of heat mitigation," I take issue with that. Secondly, if you look at the bill provisions, I specifically thought through those provisions. You will not have to hire an outside contractor. Why? Because nonprofits, Desert Research Institute and several other groups, are already doing this work. What I was attempting to do was try to formalize the behavior they are doing in silos and bring them together.

The Desert Research Institute wants to be the depository for research. They do not want to manage it, but they want to be the depository. I specifically went to the Southern Nevada Water Authority, and asked, what kind of seeds do you have? Do we have the right seeds that produce shade because Arizona was running into these issues and problems?

I also asked, are we even tracking the trees? One thing that we are not doing—we are not tracking the trees. We can plant them, but we do not know how many are dying. We do not know whether they survive. We also do not know whether they actually produce shade and mitigate heat in these concrete jungles.

I wanted to bring that up because I want to be clear that the dollar amount of 1 percent is nominal when we look at their whole budget for the RDA. Where does the RDA money come from—the taxpayers' properties that are in the RDA. So, I want to be really clear about that because I want folks to tread carefully when you argue with me over governments paying and participating in mitigating health concerns with taxpayers' own money that is being recycled from their money.

Okay, so I am sorry, Chair, I am probably going to get in trouble from my doctor, but I just had to say that because I really get—I am such an advocate that I get hyped when I have to deal with governments saying "I do not want to pay for things that is coming from taxpayers' money."

MS. ARIENZO:
We heard a bit about PFAS, so I just wanted to quickly touch base about this. In 2024, the EPA finalized drinking water regulations for PFAS. These regulations are developed with consideration for human health effects of PFAS, as well as considerations for other things like treatment costs and treatment updates that would have to happen.

I also wanted to highlight that not only do we have these regulations at the federal level for PFAS, but we have had studies come out on our waterways in Nevada showing that some of our waterways do contain PFAS compounds.

While in my case, I spoke about my research on microplastics and plastic in the environment, I have been developing my own knowledge and understanding about these other plastic associated chemicals. The way I have started to think about plastics—and plastics in the environment—is a complex suite of contaminants because plastics contain a lot of these added chemicals like PFAS, as well as other things like flame retardants. I just want to highlight that when we think about plastics themselves, it is really important we consider them in this continuum of a suite of chemical contaminants.

CHAIR PAZINA:
We will close the hearing on S.B. 173 and move into our final order of business which is public comment.

MICHAEL RYAN:
I am a longtime resident of Nevada and a Marine Corps veteran. Senator Carrie Ann Buck has submitted nine education bills. Not one of her bills has received a hearing. Her bills promote and improve student performance, classroom performance, accountability, safety and overall effectiveness of the classroom experience.

On Monday, March 24, 2025, I sent an email to the legislative majority leadership team requesting that the bills receive a hearing. I also asked for a

response to my inquiry. Unfortunately, I did not hear back from the from the leadership team.

Nevada's public school performance continues to lag behind the rest of the nation. Give these bills the attention they deserve. Nevada kids deserve your support. Without your support, you are doing a disservice to Nevadans and the future of our children. I ask you to schedule hearings for these important bills.

Also, there are two critical school choice bills that are currently under consideration in the Nevada Legislature, Assembly Bill (A.B.) 214 and S.B. 252.

**ASSEMBLY BILL 214**: Revises provisions governing Nevada Educational Choice Scholarship Program. (BDR 34-130)

**SENATE BILL 252**: Revises provisions relating to education. (BDR 34-635)

Unfortunately, the current legislative majority leadership has been resistant to school choice initiatives. Why are you not willing to listen to the school choice proposals? That's a very perplexing question.

Many children are not getting the best education from the Clark County School District. Parents want educational options for their children. How many of your children are in private schools because you have the financial means to pay for it?

There are many Nevada families who do not have the financial means but desire a school choice scholarship for their children. They have the same needs and wants for their children as you do. Don't be a bunch of hypocrites. I ask that you schedule hearings for A.B. 214 and S.B. 252.

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CHAIR PAZINA:
As a reminder, this is the Commerce and Labor, and not the Education Committee. While we look forward to hearing everyone's comments, we do ask that it have jurisdiction in Commerce and Labor. We are adjourned at 10:25 a.m.

RESPECTFULLY SUBMITTED:

_____
Suzanne Efford,
Committee Secretary

APPROVED BY:

_____
Senator Julie Pazina, Chair

DATE: _____

| EXHIBIT SUMMARY | | | | |
|---|---|---|---|---|
| **Bill** | **Exhibit Letter** | **Introduced on Minute Report Page No.** | **Witness / Entity** | **Description** |
| | A | 1 | | Agenda |
| | B | 1 | | Attendance Roster |
| S.B. 97 | C | 3 | Senator Julie Pazina | Reno-Sparks Indian Colony Proposed Amendment |
| S.B.128 | D | 3 | Senator Roberta Lange | Senator Dina Neal Proposed Conceptual Amendment |
| S.B.128 | E | 4 | Sarah Jaromin / NCSL | PowerPoint Presentation |
| S.B. 128 | F | 9 | Chair Julie Pazina | NNU / NNOC Proposed Amendment |
| S.B. 128 | G | 10 | Adam Plain / Division of Insurance | Bulletin 24-001-Use of Artificial Intelligence Systems by Insurers |
| S.B. 128 | H | 11 | Adam Plain / Division of Insurance | Neutral Testimony |
| S.B. 375 | I | 12 | Robert Wilson / Nevada Credit Union League | Support Information |
| S.B. 375 | J | 14 | Robert Wilson / Nevada Credit Union League | Proposed Amendment |
| S.B. 375 | K | 15 | Nevada Bankers Association | Opposition Testimony/Requested Amendments |
| S.B. 375 | L | 20 | Ken Lange | Written Testimony |
| S.B. 97 | M | 27 | Senator Julie Pazina | Cure 4 The Kids Foundation Support Letter |
| S.B. 97 | N | 27 | Senator Julie Pazina | Opposition Letters |
| S.B. 173 | O | 27 | Senator Dina Neal | Joshua Khorsandi Proposed Amendment |

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| S.B. 173 | P | 28 | Monica Arienzo / Desert Research Institute | Support Testimony |
| S.B. 173 | Q | 31 | Senator Dina Neal | Conceptual Amendment |
| S.B. 173 | R | 31 | Senator Dina Neal | Exhibit Links |
| S.B. 173 | S | 37 | Jimmy Lau / International Bottled Water Association | Written Testimony |
| S.B. 173 | T | 39 | David Thorp / American Beverage Association | Opposition Letter |
| S.B. 173 | U | 40 | Senator Julie Pazina | HEALS Support Letter |
| S.B. 173 | V | 42 | John Keane / AHAM | Written Testimony |
| S.B. 173 | W | 42 | Senator Julie Pazina | Flexible Packaging Association Opposition Testimony |