

SENATE BILL NO. 113—COMMITTEE ON
HEALTH AND HUMAN SERVICES

PREFILED FEBRUARY 1, 2015

Referred to Committee on Health and Human Services

SUMMARY—Revises provisions relating to insurance.
(BDR 57-690)

FISCAL NOTE: Effect on Local Government: No.
Effect on the State: No.

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

AN ACT relating to insurance; exempting health care sharing ministries from the provisions of the Nevada Insurance Code; and providing other matters properly relating thereto.

Legislative Counsel’s Digest:

1 Existing law sets forth the provisions of the Nevada Insurance Code, which
2 regulates the conduct of the business of insurance in this State. (Title 57 of NRS)
3 Under existing law, certain entities and programs are specifically exempted from
4 the application of the Nevada Insurance Code. (NRS 679A.160)
5 This bill completely exempts health care sharing ministries from the provisions
6 of the Nevada Insurance Code. Health care sharing ministries are organizations that
7 facilitate the sharing of health care costs between individual members who share
8 similar ethical or religious beliefs.

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

1 **Section 1.** Chapter 679A of NRS is hereby amended by
2 adding thereto a new section to read as follows:

3 *“Health care sharing ministry” means a nonprofit organization*
4 *that:*

5 *1. Has been in existence, together with any predecessor*
6 *entity, at all times since December 31, 1999, and whose members*
7 *have been sharing medical expenses continuously and without*
8 *interruption since at least December 31, 1999;*



1 2. Hospital, medical or dental service corporations, as
2 identified in chapter 695B of NRS, except as stated in chapter 695B
3 of NRS.

4 3. Motor clubs, as identified in chapter 696A of NRS, except as
5 stated in chapter 696A of NRS.

6 4. Bail agents, as identified in chapter 697 of NRS, except as
7 stated in NRS 680B.025 to 680B.039, inclusive, and chapter 697 of
8 NRS.

9 5. Risk retention groups, as identified in chapter 695E of NRS,
10 except as stated in chapter 695E of NRS.

11 6. Captive insurers, as identified in chapter 694C of NRS, with
12 respect to their activities as captive insurers, except as stated in
13 chapter 694C of NRS.

14 7. Health and welfare plans arising out of collective bargaining
15 under chapter 288 of NRS, except that the Commissioner may
16 review the plan to ensure that the benefits are reasonable in relation
17 to the premiums and that the fund is financially sound.

18 8. Programs established pursuant to subsection 1 of NRS
19 315.725 and the entities administering those programs, except as
20 stated in NRS 315.725.

21 ***9. Health care sharing ministries, as identified in section 1 of***
22 ***this act.***

23 **Sec. 4.** This act becomes effective on July 1, 2015.

