

MINUTES

ASSEMBLY COMMERCE COMMITTEE

April 1, 1977

Members Present

Chairman Harmon
Mr. Demers
Mrs. Hayes
Mr. Moody
Mr. Price

Members Absent

Mr. Mello
Mr. Barengo
Mr. Sena
Mr. Weise

Guests Present

Assemblyman Sue Wagner
Milos Terzich, Health Insurance Assn. of America
Georgia Massey, State Health Division

The meeting was called to order by Chairman Harmon at 1:45 p.m.

Assembly Bill 120

Assemblyman Sue Wagner stated that she had proposed amendments to A.B. 120 which actually presents somewhat of a new bill although the concept remains the same. This actually prohibits any exclusion, reduction or other limitation of coverage relating to complications of pregnancy unless the provision applies generally to all benefits payable under the policy. Mrs. Wagner explained that the amendment itself basically says that and defines in some terms what complications of pregnancy means. The rest of the amendment basically says the same language for each chapter that deals with insurance. A copy of the suggested amendments is attached as Exhibit 1.

Assembly Commerce Committee Minutes
April 1, 1977

Milos Terzich, representing the Health Insurance Association of America, stated he was proud to say they supported the bill in toto.

Georgia Massey, a staff member of the Insurance Division, said they would like to indicate that they thoroughly support the bill and would like to see it passed.

Mrs. Hayes asked Mr. Terzich if this would raise the rates at all. Mr. Terzich said it would not and that the insurance commissioner had opted a regulation to the effect that the first part of January, 1977, requiring all health insurance companies to cover complications of pregnancy. This is a law which would actually give the regulation more effect.

Mr. Demers asked if the industry supported the regulation. Mr. Terzich said he believed they did.

COMMITTEE ACTION

Assembly Bill 120: Mr. Demers moved that the committee adopt the amendments submitted by Mrs. Wagner to A.B. 120. Seconded by Mrs. Hayes and unanimously carried.

Mr. Price moved Do Pass A.B. 120 as amended. Seconded by Mr. Demers and unanimously carried.

Chairman Harmon stated that A.B. 352 had previously been discussed, and Mr. Barengo had worked out amendments to the bill. He submitted the amendments to the committee and the following action was taken:

Mr. Demers moved the adoption of the amendments as submitted to A.B. 352. Seconded by Mrs. Hayes and unanimously carried.

Mr. Demers moved Do Pass A.B. 352 as amended. Seconded by Mrs. Hayes and unanimously carried.

The meeting was adjourned at 2:00 p.m.

Jane Dunne
Assembly Attache

59TH NEVADA LEGISLATURE

COMMERCE COMMITTEE
LEGISLATIVE ACTION

DATE April 1, 1977

SUBJECT A.B. 352

MOTION: Amend and Do Pass as Amended

Do Pass Amend Indefinitely Postpone Reconsider

Moved by Mr. Price Seconded by Mrs. Hayes

AMENDMENT

Moved by _____ Seconded by _____

AMENDMENT

Moved by _____ Seconded by _____

VOTE:	<u>MOTION</u>		<u>AMEND</u>		<u>AMEND</u>	
	<u>Yes</u>	<u>No</u>	<u>Yes</u>	<u>No</u>	<u>Yes</u>	<u>No</u>
Harmon	<u>x</u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>
Mello	<u>Not present</u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>
Barengo	<u>Not present</u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>
Demers	<u>x</u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>
Hayes	<u>x</u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>
Moody	<u>x</u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>
Price	<u>x</u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>
Sena	<u>Not present</u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>
Weise	<u>Not present</u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>

TALLY: 5

Original Motion: Passed x Defeated Withdrawn

Amended & Passed Amended & Defeated

Amended & Passed Amended & Defeated

Attach to Minutes April 1, 1977
Date

59TH NEVADA LEGISLATURE

COMMERCE COMMITTEE
LEGISLATIVE ACTION

DATE April 1, 1977

SUBJECT A.B. 120

MOTION: Amend and Do Pass as Amended

Do Pass Amend Indefinitely Postpone Reconsider

Moved by Mr. Demers Seconded by Mrs. Hayes

AMENDMENT

Moved by _____ Seconded by _____

AMENDMENT

Moved by _____ Seconded by _____

VOTE:	<u>MOTION</u>		<u>AMEND</u>		<u>AMEND</u>	
	<u>Yes</u>	<u>No</u>	<u>Yes</u>	<u>No</u>	<u>Yes</u>	<u>No</u>
Harmon	<u>x</u>					
Mello	<u>Not present</u>					
Barengo	<u>Not present</u>					
Demers	<u>x</u>					
Hayes	<u>x</u>					
Moody	<u>x</u>					
Price	<u>x</u>					
Sena	<u>Not present</u>					
Weise	<u>Not present</u>					

TALLY: 5

Original Motion: Passed x Defeated _____ Withdrawn _____

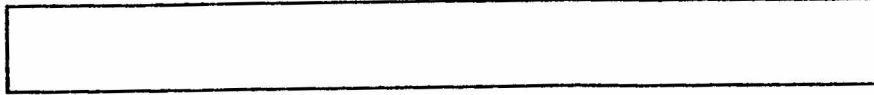
Amended & Passed _____ Amended & Defeated _____

Amended & Passed _____ Amended & Defeated _____

Attach to Minutes April 1, 1977
Date

Adopted <input type="checkbox"/>	Adopted <input type="checkbox"/>	Amendments to Assembly / SENATE
Lost <input type="checkbox"/>	Lost <input type="checkbox"/>	Bill / HOUSE No. 120 (BDR 57-487)
Date: <input type="checkbox"/>	Date: <input type="checkbox"/>	Proposed by <u>Committee on Commerce</u>
Initial: <input type="checkbox"/>	Initial: <input type="checkbox"/>	
Concurred in <input type="checkbox"/>	Concurred in <input type="checkbox"/>	
Not concurred in <input type="checkbox"/>	Not concurred in <input type="checkbox"/>	
Date: <input type="checkbox"/>	Date: <input type="checkbox"/>	
Initial: <input type="checkbox"/>	Initial: <input type="checkbox"/>	

1977 Amendment No. 40



Amend section 1, page 1, delete lines 3 through 21 and page 2 delete lines 1 through 9 and insert:

"1. No health insurance policy may be delivered or issued for delivery in this state if it contains any exclusion, reduction or other limitation of coverage relating to complications of pregnancy, unless the provision applies generally to all benefits payable under the policy.

2. As used in this section, the term "complications of pregnancy" includes any condition which requires hospital confinement for medical treatment and:

(a) If the pregnancy is not terminated, is caused by an injury or sickness not directly related to the pregnancy or by acute nephritis, nephrosis, cardiac decompensation, missed abortion or similar medically diagnosed conditions

or

(b) If the pregnancy is terminated, results in nonelective cesarean section, ectopic pregnancy or spontaneous termination.

3. A policy subject to the provisions of this chapter which is delivered or issued for delivery on or after July 1, 1977, has the legal effect of including the coverage required by this section, and any provision of the policy which is in conflict with this section is void."

Amend sec. 2, page 2, delete lines 12 through 35 and insert:

"1. No group health or blanket health policy may be delivered or issued for delivery in this state if it contains any exclusion, reduction or other limitation of coverage relating to complications of pregnancy, unless the provision applies generally to all benefits payable under the policy.

(b) If the pregnancy is terminated, results in nonelective cesarean section ectopic pregnancy or spontaneous termination.

3. A contract subject to the provisions of this chapter which is issued or delivered on or after July 1, 1977, has the legal effect of including the coverage required by this section, and any provision of the contract which is in conflict with this section is void.

Sec. 4. Chapter 695C of NRS is hereby amended by adding thereto a new section which shall read as follows:

1. No health maintenance organization may issue evidence of coverage under health care plan to any enrollee in this state if it contains any exclusion, reduction or other limitation of coverage relating to complications of pregnancy unless the provision applies generally to all benefits payable under the policy.

2. As used in this section, the term "complications of pregnancy" includes any condition which requires hospital confinement for medical treatment and:

(a) If the pregnancy is not terminated, is caused by an injury or sickness not directly related to the pregnancy or by acute nephritis, nephrosis, cardiac decompensation, missed abortion or similar medically diagnosed conditions.
or

(b) If the pregnancy is terminated, results in nonelective cesarean section ectopic pregnancy or spontaneous termination.

3. Evidence of coverage under a health care plan subject to the provisions of this chapter which is issued on or after July 1, 1977, has the legal effect of including the coverage required by this section, and any provision which is in conflict with this section is void."

2. As used in this section, the term "complications of pregnancy" includes any condition which requires hospital confinement for medical treatment and:

(a) If the pregnancy is not terminated, is caused by an injury or sickness not directly related to the pregnancy or by acute nephritis, nephrosis, cardiac decompensation, missed abortion or similar medically diagnosed conditions
or

(b) If the pregnancy is terminated, results in nonelective cesarean section, ectopic pregnancy or spontaneous termination.

3. A policy subject to the provisions of this chapter which is delivered or issued for delivery on or after July 1, 1977, has the legal effect of including the coverage required by this section, and any provision of the policy which is in conflict with this section is void."

Amend the bill as a whole by adding new sections, designated sections 3 and 4, following section 2, to read as follows:

"Sec. 3. Chapter 695B of NRS is hereby amended by adding thereto a new section which shall read as follows:

1. No hospital, medical or dental service contract issued by a corporation under the provisions of this chapter may contain any exclusion, reduction or other limitation of coverage relating to complications of pregnancy, unless the provision applies generally to all benefits payable under the contract.

2. As used in this section, the term "complications of pregnancy" includes any condition which requires hospital confinement for medical treatment and:

(a) If the pregnancy is not terminated, is caused by an injury or sickness not directly related to the pregnancy or by acute nephritis, nephrosis, cardiac decompensation, missed abortion or similar medically diagnosed conditions;

or