The meeting was called to order at 1:45 p.m. in Room 213. Senator Thomas R. C. Wilson was in the chair.

PRESENT: Senator Thomas R.C. Wilson, Chairman
Senator Richard E. Blakemore, Vice Chairman
Senator DOn Ashworth
Senator Clifford E. McCorkle
Senator Melvin D. Close
Senator C. Clifton Young
Senator William H. Hernstadt

ABSENT: None.

OTHERS PRESENT: See Attached guest list, Page 1A.

AB 27 Establishes board to review functions of Nevada industrial commission.

Chairman Wilson stated the bill, A.B. 27, was to be discussed regarding what kind of mandate the committee is supposed to have. Senator Blakemore stated, to have the ability to examine the records, would be the committee's function. Chairman Wilson stated the basic question is to decide the power with the alternative to make it advisory, specifically to the governor, the commissioners and the legislature to compensate the absence of power by mandate so that what they do is not discretionary, but is defined and required. Senator Close said the committee has to respond back to the Nevada Industrial Commission (N.I.C.) in writing.

Chairman Wilson stated this bill was to permit the N.I.C. to accept or reject recommendations. The governor would have the power to mandate after review of the recommendation. Senator Young stated he did not think that would be functional. He has some influence by virture of function. Senator Blakemore stated to carry out the function, the extreme over-view for everything they do, is their right to object to the regulation, they are a three man commission. Senator Young stated if they submit everything for review it would be too cumbersome, they have the right to continue with the law, investigate, make recommendations and whatever else, then they would have to respond back.

Chairman Wilson stated A.B. 27 should be drafted to tell them to answer, to be responsive and tell them to give some response to the commission, tell them to give affirmative recommendation to the governor. Senator Ashworth stated he would be opposed to not giving full jurisdiction for the N.I.C. if the committee report was in beforehand and actually been advisory in all capacities. The other committee only recommended legislation. Chairman Wilson said specific areas of requirements should be benefits, medical care, rehabilitation therapy, investment portfolio, rates, classi-

fications, or whatever else would be appropriate. He stated there are standing rules and will need legislation to develop it. He felt the problem to be serious enough to give it priority. He said as far as a mandate acquiring recommendations was concerned they require specific written reply by the authority of the review board; should be advisory.

Senator Close moved that the authority of the review board be advisory for AB 27.

Seconded by Senator Young.

Discussion: Senator Ashworth questioned whether it would be a 7 or 9 man board, in the event there were an indemnity of the board, that they would have the right to act, to determine if there was a corrective need as far as the N.I.C. was concerned. Senator Young stated there would be the same problem, that even the indemnity could result in a regulation. He further stated that anybody opposed could always appeal. Chairman Wilson stated that if a recommendation were made and reported to the governor, forwarded to the legislature and nothing happened, then what? It would be a reflection on the commission. It was stated there should be a source of pressure, should be on the commission. There was a suggestion to have an advisory board and do away with the two commissions, but keep a director. Senator Young stated he did not agree to do away with the commission, it may have merit so a study should be done. He stated it is like a board of directors, representative of labor and management and could be equated to a board of directors.

Motion carried unanimously.

Chairman Wilson stated in the mandate there are areas of inquiry, review and formal recommendations which shall be adequacy of treatment in rehabilitation. Senator Close recommended keeping a,b,c,d and eliminating of e. Chairman Wilson stated as to procedures, practices or policies, specifically disposition of claims; staff; hearings and appeals; and adequacy of treatment and rehabilitation; Southern Nevada Rehab; use of contract services out of state and in state; rates; level of reserves; investments policy and return earned; occupational classifications; organizational structure; and administration; should be included, mandated. Another one to be added to the above would be:other matters the board deems appropriate. He stated the committee has to provide, and NIC has to fund them to the extent necessary for examination of actuarial advice, or any advice on investment protfolio

Chairman Wilson stated on the procedure, they should be required to make specific recommendations to the NIC commissioners, to the governor, to the legislative commission or to the appropriate sub-committee which are authorized by legislature. It was suggested to word it as the governor, legislature and the legislative commission, or any appropriate sub-committee. Senator Ashworth asked if authorization should be given to the group to be able to engage and pay for services of someone such as Harvard Business School or

A.B. 27 continued

something where they are making the inquiry, finding out the problems and then hire a full-time staff so that there will be an objective to report and study for recommendations. Senator Young stated he felt there should be a limit on the amount of money appropriated. Senator Hernstadt stated he felt they should have some backing, some substance.

Chairman Wilson asked the committee if they agreed that specific recommendations should be made to NIC, to the governor, to the legislative commission, or any appropriate sub-committee. It was stated they should respond within 30 days after receipt of the recommendation of the date of implementation, should respond in writing. Chairman Wilson stated the reply by NIC should be given within 30 days, should state specific reasons why they are declining. He stated they should recognize both labor and management representation at the same time, an effective board to come up with some ideas. There should be some affirmative language to the effect, since these are all gubernatorial appointments, to the experience, qualifications, backgrounds suitable to effectively perform the foregoing appointments and mandates. He suggests there be three for management, three for labor and three for general public. People have to have the background and experience. The NIC commissioners to reply in writing to the Review Board with written copies to the governor, within 30 days of receipt they should respond back. Senator Ashworth suggested phrasing the qualifications generally to people who have experienced background and ability to perform employable employment. Chairman Wilson stated there should be a provision to: retain or employ at NIC expense, expertise in all areas, acturarial, return on investment, business management and procedures, treatment and rehabilitation, (all these are permissive), provide attorney, NIC to provide secretarial help-administrative persons, sunsets May 31, 1983, close in 2 years for review - starts July 1, 1981, the board to elect its own chairman, vice chairman and secretary, salary of $80 (per diem plus travel), 40 working days per fiscal year for meetings maximum. Senator Ashworth stated that contract services should be subject to the Board of Examiners approval. It was suggested a letter be directed to the governor stating it is the committee recommendation that he abolish the labor-management board and wording the new legislation so there is no gap in jurisdication as it expires anyway. It was stated the provisions be effective on passage and approval.

Senator Hernstadt moved to Amend and Do Pass AB 27.

Seconded by Senator McCorkle.

Discussion: When the amendments are duplicated and after review by the committee, the bill to be presented on the floor.

Motion carried unanimously.

AB 580 Authorizes certification of optometrists to use in their practice certain drugs without prescription.

Notice was called to a typographical error on Amendment to AB 580 first line. It should read: The State Board of Optometry shall "by" regulation, etc. On Amendment to Page 3, Line 21 to delete "State Board of Medical Examiners" and the word mydriatics should be"myotics".

Senator Young moved to Do Pass AB 580 with provisions.

Seconded by Senator McCorkle.

Motion failed.

Senator Young moved to Do Pass Page 3, Line 21, sub section 7 of A.B. 580, by deleting "mydriatics".

Seconded by Senator Blakemore.

Motion passed unanimously.

Chairman Wilson stated the next question is whether to amend the bill by adopting the list of types of drugs and the maximum concentrations being used. It was suggested to let the board do this themselves. There was considerable discussion about concentrations in other states as well. Senator Young suggested using "strengths not greater than the following", so they could cut down or minimize.

Senator Young moved to adopt the amendment to the bill AB 580 regarding the drugs and their concentrates.

Seconded by Senator Blakemore.

Motion passed unanimously.

Senator Blakemore stated that the amendment of subdivision 12 should be non-professional as it states "Acts of excessive prescribing or administering of drugs" and should be considered unprofessional conduct. This is in reference to Page 1, line 10. He further stated if you strike prescribing and say excessive administering of drugs this would be under professional standards. Chairman Wilson stated there are regulations relating to the ability or training to be able to use topical agents in the first place. Chairman Wilson stated provide basic qualifications and requirements, on Page 1, whether the State Board of Optometry should have jurisdiction to make regulations for the application of the topical agents, this is what the committee is discussing. The whole purpose is to assure it is diagnostic and not therapeutic. The whole bill is diagnostic and not therapeutic. Senator Close said one deals with excessive use and one deals with conditions for referrals. Senator Young suggested changing it to state "specific agents and conditions under which they shall be used". Senator Close stated where it talks about excessive use, this is in direct violation of Page 1, line 5 and 6 where it says "such agents may be used for diagnostic purposes". He stated if you use it over and over again it is not for diagnostic

AB 580 (continued)

purposes. Senator Young stated the agents should be used only subject to regulations as developed by the Board of Optometry. It was stated that Section 1, paragraph 3 would apply to adopting regulations for control and use of the drugs. Chairman Wilson stated there is a question on referrals of professional ethics whether there should be statutory referral provisions. He asked if the committee wished the board be required to promulgate regulations. Senator Hernstadt stated he felt their own board should do that so that they have objective standards that they have done themselves. Chairman Wilson stated he felt they should adopt regulations on consultation with the Board of Medical Examiners, stating this would result in referral of people who need medical treatment.

Senator Hernstadt moved to allow them to set their own regulations in AB 580.

Seconded by Senator Young.

Motion carried (Senator Close voted against).

Discussion: Senator Young said he felt those regulations would be very flexible and used as "escape hatchs".

Senator Wilson stated the motion is to be re-worded with the approval of the initiator and the seconder to amend AB 580 by requiring that the Board of Optometry make rules and regulations upon the advice of the Board of Medical Examiners, but not their consent.

Motion lost.

Senator Ashworth moved to amend and rerefer.

Seconded by Senator Hernstadt.

Motion carried (Senator Wilson voted against).

Discussion: Senator Wilson requested he be shown as voting against the motion because of the inclusion of myotics and because of the absence of any requirement by the Board of Optometry promulgate regulations at least upon the advise of the State Board of Medical Examiners for the control of patients of opthmologists for a medical problem if recognized.

AB 617 Specified limit of recovery when two or more policies of casualty insurance are in effect.

Chairman Wilson stated AB 617 allows stacking and takes care of the uninsured motorist, and helps pay for it if there is not stacking, that the policy holder can have a choice and amend it that way and send it along.

AB 617 continued

Mr. Jim Wadhams presented Amendment to AB 617 (Exhibit "A"). He stated the amendment that tried to address the questions that Senators Wilson, McCorkle and Hernstadt raised in the testimony that if someone intentionally goes out and wants to stack they should be able to do just that and there should be no prohibition in the language;in the original bill this was prohibited. Trying to say if you buy it, you should get it, with an added proviso at the bottom that says that the ability of an insurance company to limit their liability if they insure two cars under one policy will not be operative if they do not make an appropriate discount for the reduced exposure. In effect, what Senator Hernstadt says that you should be able to get a reduced price if you are not going to be allowed to stack. Senator Close mentioned the Lopez case stating he did not see anything wrong with stacking. Mr. Wadhams stated that was not really policy language, but confusion in Chapter 698 where they were dealing with a statute rather than purely a policy provision. Senator Close stated it should be made clear whether a commercial policy or a private automobile policy. He stated he felt there should be two separate premiums for those two types of policies. Mr. Wadhams stated that the problem they are trying to address is that it has been represented to them, and their actuary feels comfortable in stating that policies are rated because of that limitation of liability. He stated what that means is if there were the additional exposure because of stacking, there would be an additional increment in the price. He stated, one of the problems in the testimony, for which he apologized, the higher increase was related to basically the Assembly Commerce Committee and that was prior to this committees' having taken action on SB 313. If you knock out the no fault it eliminates the Lopez case in its entirety with no basic reparation benefits to stack. The only area where stacking is clearly permitted is in the un-insured motorist. He further stated that the multi-car discount is what is going to disappear,which runs to 15 percent of the total premium.

Chairman Wilson stated what the committee is trying to get to is an amendment to state total freedom of contract, that the policy should state clearly what it is the policy holder is buying, if he is willing to pay more, he can stack, if he is not willing to pay more, then he can not stack.

Mr. Darryl Capurro, Nevada Transport Association, stated to bear in mind, when you are selecting coverage, you are talking about selecting uninsured motorists and no fault coverages as it now stands. When you are talking about liability coverage, BIPD,(bodily injury, property damage), you are talking about selecting the target that someone else is going to sue you for. He stated when you use the term "selecting coverage", it is generally used in the context of selecting coverage to protect yourself, an uninsured motorist does that. BIPD is when I am protecting others if I run into them, he stated, but the uninsured motorist does not have anything for you to take if he runs into you so you use that coverage.

AB 617 continued

~~It was~~ asked is you pay a premium for the right to stack or do you get discount for not stacking. Mr. Capurro stated, as a practical matter, you can buy stacking now. He stated you should not get any more or less than you pay for. Chairman Wilson asked the committee if they were amenable to an amendment which would cover the uninsured motorist, liability and others mentioned. He stated whether or not you have one or two policies, insuring one or more cars, the policy shall provide whether stacking is allowed, or whether the insured is allowed only the one policy on the car involved, or both policies, or both policies on the car involved, or the higher policy on the car involved. Senator Young stated the policies are very complex, to say stacking is permitted or not permitted.

Senator Hernstadt moved to Amend AB 617 and Rerefer.

Seconded by Senator Blakemore.

Motion carried unanimously.

Chairman Wilson questioned what to do with the second paragraph. It was stated that you should be able to buy that. if you are willing to pay for it. At the present time if you get hit by an uninsured motorist, you get a higher amount of recovery than if you were hit by a car that had the minimum insurance. Chairman Wilson stated that is the trial lawyers amendment. Mr. Wadhams stated that the insurance companies are empowered to offer the same uninsured motorist limits that they offer in liability. He stated that paragraph 2 is a reasonable provision, on the printed bill. Paragraph 3 would be under insured motorists.

Mr. Richard R. Garrod, Farmers Insurance Group, stated one company has made a filing for under-insured motorists, that is under-insured coverage. Farmers Group is preparing to do the same thing, but will take about 6 months of preparation. He stated in the four states where the under-insurance is now being written, amounts to about 10% of the companies. He said the type of premium which the companies would be allowed to collect in the State of Nevada would not allow the smaller companies, with approximately 15 thousand policies, to carry it, they could not afford it. It is something the committee should look at, but to make it optional, do not make it a mandatory thing, make it optional, an option offer.

Mr. Wadhams stated you are better off, if you have done a good job in protecting yourself in buying a hundred-thousand dollar un-insured motorist coverage, you are a lot better off being hit by somebody that is uninsured than by somebody who has the minimum policy of fifteen thousand uninsured. The exposure is rather minimal in that it only takes from the other individuals liability limits, but it does not seem fair, he said, as a matter of public policy, that you are better off by being hit by somebody who is uninsured than by somebody who is insured. He said the insurance companies are asking the committee to make it an optional addition.

AB 617 continued

Mr.Garrod stated he disagreed, he believes it should be part of the mandatory offering. Mr. Garrod stated there are about 200 companies writing insurance policies. Mr. Wadhams stated there are about 200 companies writing, but they are not all small, they all have to meet the minimum capital and surplus requirements, the book of business is small.

Senator Young moved to make uninsured motorist coverage an optional addition under AB 617.

Seconded by Senator Blakemore.

Motion carried (Senator Close absent).

SB 270 Reduces amount of unemployment benefits by certain amounts received from private pension plan.

AB 241 Provides for agreement as to what constitutes employee misconduct for purposes of unemployment compensation.

Mr. Larry McCracken, Executive Director, Employment Security Department, stated when he last testified he felt he had not communicated well enough relative to misconduct. He said that last year alone they had filed 3,271 denials based on misconduct, ranking Nevada fourth in percent of misconduct adjudicated on total claims. He stated there are two types of misconduct, one is willful and the other is unavoidable. The unavoidable is the individual who calls in, who does not have a phone, if the boss is away from the phone, leaves word with someone, cut is is the rule of the firm that you must talk, and call the supervisor. That individual gets laid off because he did not talk directly with the employer or supervisor, there was misconduct, they did not follow the company rules, but if it was the first time with a good past work history they would say that was not willful misconduct. He stated it is the employer's responsibility to make the issue of misconduct. He stated he is not lobbying one way or the other in this issue. He said today we have the economy where there are a lot of jobs, but economy has a habit of turning around where there are no jobs, which should be considered in any decision made. Mr. McCracken presented prepared statement (Exhibit "B"). He stated that Nevada is the second most costly state in unemployment insurance as a percent of payroll, the state is at two percent of payroll. Senator Hernstadt asked if he is saying that this bill is not necessary at this point because the excess of premiums paid were to make up for the late 1960's and the early 1970's. Mr. McCracken said no, that is not what he intended, he said he wanted to put it in proper perspective. He said presently the person, in a misconduct charge, does not have to get another job, they have to wait eleven weeks before they are eligible for benefits. Senator Young stated that under this present proposed bill they would have to be gainfully employed for 10 weeks before being eligible again to draw benefits.

SB 270 and AB 241 continued.

Mr. McCracken stated that if they were laid off another job at the end of 9 weeks, they would not be eligible for unemployment benefits, even if the employer did not have work enough, it would be a legitimate lay-off.

Senator Blakemore moved to Indefinitely Postpone SB 270 and AB 241.

Seconded by Senator Young.

Motion failed (Senators McCorkle, Ashworth, Hernstadt opposed).

Amendment presented (Exhibit "C")

Senator McCorkle moved to Amend and Do Pass S.B. 270 and AB 241.

Seconded by Senator Ashworth.

Discussion: Senator Young stated it was unfair when somebody is charged with unavoidable misconduct. Senator McCorkle stated it could be amended to make it unavoidable for 5 weeks and for not avoidable as 10 weeks. Mr. McCracken stated that on a voluntary quit they can either make their case that it was for a good cause, or they do not make their case, it is either all or nothing. He stated it could be adjudicated if you put in "willful misconduct" and it could be administered; everything that was not "willful" would be simply no disqualification at all. He stated a "willful quit" would mean the person would have to find another job and work another 10 separate weeks and earn. Chairman Wilson stated what he is saying is if the bill is amended it will leave it status quo except if it is unavoidable misconduct. Mr. McCracken said no, that is not the case, that the whole issue of misconduct changes if this bill is passed. Chairman Wilson said he was talking about the amendment where it makes some distinction between "willful" and "unavoidable". Mr. McCracken stated that if it just said "willful misconduct" they could administer it. There was a suggestion of amending the amendment to allow flexibility so they can determine the reason for the misconduct to requalify for 10 weeks, not less than 5 weeks, nor more than 10 weeks. Senator Young stated there was confusion as to the amendment and this would only cause more confusion. Senator Close said to requalify and say "not less than 5, nor more than 10 weeks". Chairman Wilson stated one is for disqualification and the other is for eligibility. Mr.McCracken stated some alternatives are that they will disqualify a person from receiving benefits,in order to requalify them, they will have to get a job and earn at least five weeks in the unavoidable cases, and in the maximum cases at least ten weeks, based on what he understands is the desire of the committee.

Motion lost (3 Yeas).

There being no further business, Chairman Wilson adjourned the meeting at 5:15 p.m.

Respectfully submitted,

Betty L Kalicki

Betty L. Kalicki, Secretary

APPROVED:

Thomas R. C. Wilson, Chairman

SENATE Commerce and Labor COMMITTEE

GUEST LIST

DATE: May 7, 1979

NAME	AGENCY OR ORGANIZATION
D Taylor	MGM
Richard L Gerrard	Farmers Gas Group
Larry Cazurro	Nev. Transport Assoc.
Mr. Jim Wadhams	
Mr. Larry McCracken	Executive Director, Employment Security Department.

AMENDMENT - A.B. 617

SECTION 1. Chapter 687B of NRS is hereby amended by adding thereto a new section which shall read as follows:

1. Any policy of insurance or endorsement providing coverage under the provisions of NRS 690B.020 or Chapter 698 of NRS or other policy of casualty insurance may provide that if the insured has coverage available to him under more than one policy with the same insurer or more than one provision of coverage under a single policy, any recovery of benefits may equal but not exceed the higher of the applicable limits of the respective coverages, and the recovery or benefits must be prorated between the applicable coverages in the proportion that their respective limits bear to the aggregate of their limits. Provided, this subsection shall not apply unless the insured has been charged less than the full cumulative premium provided for the separate coverages.

EXHIBIT "B"

Testimony given before the Senate Commerce and Labor Committee on the afternoon of Monday, May 7, 1979.

By Larry McCracken, Executive Director, Employment Security Department
Subject: AB 241

These charts on the easel have been prepared to assist me in explaining how the law relative to misconduct is administered now and what the effect would be if AB 241 is passed as amended making the penalty for misconduct the same as now exists for those who quit without good cause. Currently Nevada ranks fourth nationally relative to the percent of claims that are determined to involve misconduct. During 1978 3,271 claimants were disqualified based on misconduct. Of that number, about 90% were disqualified for eleven weeks, the remainding 10% were disqualified for either six or sixteen weeks.

Of the misconduct decisions handed down by the department there were two types: "willful", which brought an eleven or sixteen week disqualification; and "unavoidable", which has a six week disqualification.

The department currently reduces entitlement to benefits by the weeks penalized times the weekly benefit amount, not to exceed 50% of benefit entitlement. As an example, if an individual were entitled to twenty-two weeks of benefits and he received an eleven week disqualification that individual would therefore have 50% of his benefit entitlement taken away and after serving the eleven week disqualification period would then be entitled to draw, if otherwise eligible, a maximum of eleven weeks.

If AB 241 is revised to read exactly as the voluntary quit measure contained in NRS 612.380 then:

1. Every case that is adjudicated as misconduct would have the same penalty requiring the same re-qualifying requirement. The department could make no distinction in severity of offense in each case.

2. A claimant so determined by the department as having been guilty of misconduct would then, in order to be eligible for benefits, requalify by obtaining another job and obtaining earnings equal to that individuals weekly benefit amount or greater in each of ten weeks. If the individual is unable to obtain employment, eligibility for unemployment benefits will be unattainable.

3. Benefit payout will be reduced by 3% or based on the current rate of payout about 1 million dollars per year if this provision is made law.

It was stated in prior testimony that Nevada ranked as the second most costly state in unemployment insurance in the country. This particular chart shows that the reason for the cost being high, is that the 1975 Legislature made the decision to get the Trust Fund solvent. Consequently from a deficit of 7.6 million dollars in 1975, the Trust Fund has grown in that four year period to a balance the department is projecting to

exceed 90 million dollars at the end of November 1979 when the fund is tested. Based on taxes as a percent of total payroll in the state, Nevada is at 2%. The only other more expensive state was Alaska, with 2.3%. There are however, thirteen states that fall in the range between 1.5% and 2%. A better method of determining the cost of an unemployment insurance program in a state is to compare the percentage of benefits paid to total payroll and in that case, Nevada ranks nineteenth. It should be noted that upon obtaining solvency the tax rate will be reduced significantly in Nevada. It is possible that solvency could be reached this year, however, it depends how the economy progresses during the remainder of the year.

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EXHIBIT "C"

MEMORANDUM

STATE OF NEVADA
EMPLOYMENT SECURITY DEPARTMENT

TO Senator Thomas R.C. Wilson, Chairman
Committee on Commerce and Labor

DATE May 8, 1979

FROM Lawrence O. McCracken, Executive Director

SUBJECT AB 241

As requested yesterday by your Committee, the following amendment to AB 241 is submitted for consideration.

Eliminate in its entirety that language now found in AB 241 and substitute the following:

> "A person is ineligible for benefits for the week in which he has filed a claim for benefits if he has been discharged from his last or next to last employment for misconduct connected with his work and until he earns remuneration in covered employment equal to or exceeding his weekly benefit amount in each of not more than 15 weeks thereafter as determined by the Executive Director in each case according to the seriousness of the misconduct."

This amendment would have the practical effect of imposing, in the vast majority of cases, a penalty in the case of a discharge for misconduct (11 weeks) which very closely approximates that which is imposed in the case of a voluntary quit without good cause (ten weeks). This penalty would also require that a claimant discharged for misconduct would have to requalify by additional weeks of work, in each of which he earned at least an amount equal to his weekly benefit amount, as is now the case with voluntary quit. At the same time, it would give the department the same discretion which it now has to impose a lesser (six weeks) or more severe (16 weeks) penalty, depending upon the circumstances in each case.

The monetary effect of this amendment would be nearly the same as it would be if the same language now found in the voluntary quit provision of the law were adopted in the case of discharge for misconduct, that is, reduced payout of approximately three percent, or about one million dollars at the current rate of payout.

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EXHIBIT C

ASSEMBLY BILL NO. 241 - COMMITTEE ON LABOR AND MANAGEMENT

February 1, 1979

Section 1. NRS 612.385 is hereby amended to read as follows:

612.385 (An individual shall be disqualified for benefits for the week in which he has filed a claim for benefits, if he has been discharged by his most recent employing unit, or by his next most recent employing unit, if he has not earned at least five times his weekly benefit amount following the work immediately preceding his most recent work, for misconduct connected with his work, if so found by the executive director, and for not more than 15 consecutive weeks thereafter occurring within the current benefit year, or within the current and following benefit year, as determined by the executive director in each case according to the seriousness of the misconduct. The total benefit amount, during his current benefit year, shall be reduced by an amount equal to the number of weeks for which he is disqualified multiplied by his weekly benefit amount, provided no benefit amount shall be reduced by more than one-half the amount to which such individual is otherwise entitled.) A person is ineligible for benefits for the week in which he was discharged for misconduct connected with his work by his most recent employing unit, or by his next most recent employing unit, if so found by the executive director, and until he earns remuneration in covered employment equal to or exceeding his weekly benefit amount in each of 10 weeks.