Minutes of the Nevada State Legislature

Assembly Committee on COMMERCE

Date: March 18, 1981

Page: 1

MEMBERS PRESENT:

Mr. Dini

Mr. DuBois

Mr. Jeffrey

Mr. Kovacs

Mr. Prengaman

Mr. Rusk

Dr. Robinson

MEMBERS ABSENT:

Mr. Bennett

Mr. Brady

Mr. Bremner

Mr. Chaney (Excused)

GUESTS PRESENT:

See Attached Guest List

Chairman Robinson called the meeting to order at 2:04 p.m. in Room 200 of the Legislative Building.

The first order of business was a Committee request for two bill drafts. The requests were from Norm Okada. The first request was to make changes to NRS 645d, and the second to make changes to NRS 678.

MR. DINI MOVED FOR A COMMITTEE REQUEST FOR THE ABOVE BILL DRAFTS. THE MOTION WAS SECONDED BY MR. PRENGAMAN AND IT PASSED WITH THE UNANIMOUS VOTE OF THE SEVEN MEMBERS PRESENT.

Dr. Robinson then mentioned that the request from Jane Ham for the Committee to request a bill draft concerning the Surplus Lines Association had been returned to him by Assemblyman Ham along with a package of letters requesting that the Association be reinstated. The whole package was given to Mr. Kovacs for further study. Mr. Kovacs indicated that he would look into the matter and report back to the full Committee with his recommendations concerning the matter.

Mr. Jeffrey mentioned that he had received several bill draft requests concerning contractors. He indicated that he felt they could be amended into an existing Senate bill rather than have a new bill drafted.

Mr. Kovacs read a brief report to the Committee with respect to the subcommittee's activities regarding $\underline{A}.\underline{B}.\underline{30}$ and $\underline{A}.\underline{B}.\underline{31}$, the two major mobile home bills. Mr. Kovacs' report is attached and marked $\underline{EXHIBIT}$ $\underline{A}.\underline{B}$

Following Mr. Kovacs' statements, Chairman Robinson asked for a motion to approve the minutes from March 11, 12 and 13.

THE MOTION TO APPROVE THE MINUTES FOR MARCH 11, 12 AND 13 WAS MADE BY MR. JEFFREY, SECONDED BY MR. DINI, AND PASSED WITH THE UNANIMOUS VOTE OF THE MEMBERS PRESENT.

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Assemblyman Dini initiated discussion concerning changes in the bail bond laws that had been passed by the last legislative session. Mr. Dini stated that some of his constituents had indicated that the deletion of a section of the law would work a hardship on them. Mr. Jeffrey explained to the Committee how the deletion had come about during the last session and said, "Due to the nature of that whole thing. . . " that he did not think a simple amendment to reinsert the section would work.

A MOTION WAS MADE BY MR. DINI FOR A COMMITTEE BILL DRAFT RE-QUEST FOR A BAIL BONDS BILL. THE MOTION WAS SECONDED BY MR. JEFFREY AND CARRIED UNANIMOUSLY.

Chairman Robinson then opened the hearing on A.B. 243.

A.B. 243:

PROVIDES STRICTER DEFINITIONS OF GROUP INSURANCE POLICIES FOR CER-TAIN PURPOSES. (BDR 57-964)

Presenting the bill to the Committee was Patsy Redmond, Deputy Commissioner of the Insurance Division. Ms. Redmond indicated that the intent behind the bill, "Was to establish a better definition for group insurance." Ms. Redmond read a prepared statement concerning group insurance and the impact of the bill on group insurance within the state of Nevada.

Mr. Dini questioned Ms. Redmond as to how many companies would be "wiped out" by this bill. Ms. Redmond called on Georgia Massey, Health Actuary with the Insurance Division, to respond to Mr. Dini's question. Ms. Massey indicated that no group would be harmed by a stricter definition. She cited some "misuse" of the term "group" by some television advertising and said that A.B. 243 might eliminate such misuses.

Speaking in opposition to A.B. 243 was Milos Terzich, representing the American Council of Life Insurance. Mr. Terzich indicated that he felt there was a problem with the bill as it related to life insurance. He said that he understood the purpose of the bill was to attempt to prevent the formation of groups when the sole purpose of the group is for obtaining insurance. Mr. Terzich went on to say that the law presently provides for that restriction now.

Mr. Terzich stated that he felt the language of $\underline{A.B.}$ 243 was actually, "A step backwards." He indicated that there was an NAIC (National Association for Insurance Commissioners) model act that could be adapted, which would make a better bill than then one suggested. He also said that he would be happy to work with the insurance division to develop "proper language."

There being no further testimony on A.B. 243, Assemblyman Robinson opened the hearing on A.B. 252:

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A.B. 252:

CLARIFIES PROCEDURE FOR LICENSING FIRMS AND CORPORATIONS AS AGENTS. (BDR 57-1005)

Presenting A.B. 252 before the Committee was Patsy Redmond, Deputy Commissioner of the Insurance Division. Ms. Redmond stated that the bill was a "housekeeping" bill to clarify a a person authorized to act under a corporation. She said the bill did not state what it had been meant to state. Ms. Redmond presented an amendment, EXHIBIT B, to revise the bill.

There was no other discussion concerning $A.B.\ 252$, so Dr. Robinson opened the hearing on A.B. 183.

A.B. 183:

REQUIRES INSURERS OF PROVIDERS OF HEALTH CARE TO REPORT MALPRACTICE CLAIMS. (BDR 57-684)

Chairman Robinson indicated that he would explain the purpose of the bill to the Committee since he had sponsored it. He stated that frequently malpractice claims were settled out of court, "and no one ever knows about it." A.B. 183 would mandate that knowledge of such settlements would be made available to the consumer. It would also make available to the public the names of those doctors who have had malpractice suits decided in favor of the claimants. Dr. Robinson specified that the bill covered, "all the professions, including my own."

There ensued some discussion about how malpractice suits were now being handled as well as how an individual would go about finding out the results of any particular trial or court action. Dr. Robinson stated that passage of this bill would give doctors an incentive for not settling suits out of court simply to get rid of the nuisance even when they are not guilty.

Mr. Dick Garrod of the Farmers Insurance Group recommended that the Committee establish a minimum reporting value on malpractice suits and suggested a \$5,000 minimum figure. Mr. Garrod cited some of the experiences his companies have had with the hospitals that they insure.

Mr. Dini asked Mr. Garrod if there were any figures to show how many of the malpractice suits that are filed are actually nuisance or harassment types. Mr. Garrod responded that he would guess that approximately 20 percent were nuisance or harassment suits.

Dr. Robinson then stated that this bill would require the reporting only of those suits which resulted in a final payment or settlement.

Next to testify on behalf of $\underline{A.B.}$ 183 was Georganne Greene, with the Nevada State Board of Nursing. Ms. Greene indicated that the

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Board was in support of the bill and that a section relating to practical nurses, NRS 623.320, needed to be added to the bill.

Ms. Greene mentioned that there was concern with how nurses, who were employed by hospitals and covered by that hospital's insurance policies, would be treated under this law. She said that there should be some provision where the individual nurse's name would be reported when suits were filed directly against the hospital.

Also offering testimony on <u>A.B. 183</u> was Richard Pugh, representing the Nevada State Medical Association. Mr. Pugh stated that he supported the concept of reporting in the area of malpractice suits. Mr. Pugh indicated that he was the Administrator for the Medical Legal Screening Panel and mentioned the different people and agencies that the Panel was required to report to. He also gave a brief description of how the board works.

Mr. Pugh recommended that the threshold figure be set at \$10,000. Dr. Robinson responded that investigations should be done to determine a minimum figure, and that perhaps different threshold figures should be used for different professions. There followed some discussion between Mr. Pugh and Dr. Robinson concerning the different claims filed against some of the different professions and the types of malpractice cases that come before the Panel.

Mr. DuBois asked what the make-up of the Screening Panel was. Mr. Pugh responded that the Panel had started out as a voluntary panel comprised of three attorneys and three physicians and that, "In 1975 it was broadened to include nurses whenever a case involves a nurse; and in 1979, it was broaded to include hospital administrators whenever a case involves a hospital. So right now it could possibly involve a nurse, a hospital administrator, two physicians, and three attorneys."

Dr. Robinson questioned if there was any data available on the rate of law suits in the different professions. Mr. Pugh indicated that the lowest rate of suits was in the area of general practitioners and the highest rate of suits was in the areas of OBGYN and anesthesiology.

Mr. DuBois asked Mr. Pugh if he had any figures on how many of the cases that were reviewed by the Panel and where the Panel found no grounds for a law suit still ended up in court. Mr. Pugh responded that approximately 30 percent of such cases went on to court. He added that in 90 percent of the cases that did go to court, the decision was in favor of the physician.

There being no further testimony on <u>A.B. 183</u>, the Chairman stated that the Committee would take action on several bills that had previously been heard.

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The first bills for Committee action were A.C.R. 3 and A.C.R. 4.

A.C.R. 3: URGES HOUSING DIVISION OF DEPARTMENT

OF COMMERCE TO PROCURE LANDS FOR DEVEL-OPMENT OF MOBILE HOME PARKS FOR PERSONS

OF LOW AND MODERATE INCOME. (BDR 21)

A.C.R. 4: URGES LOCAL HOUSING AUTHORITIES TO PUR-

SUE FEDERAL AID FOR CERTAIN OWNERS OF MOBILE HOMES. (BDR 19)

THE MOTION TO "DO PASS" A.C.R. 3 AND A.C.R. 4 WAS MADE BY MR. DUBOIS AND SECONDED BY MR. RUSK. THE VOTE WAS UNANIMOUS TO PASS THE RESOLUTIONS WITH MR. BRADY, MR. CHANEY, MR. BENNETT AND MR. BREMNER RECORDED AS ABSENT.

Following the vote on $\underline{A.C.R.}$ 3 and $\underline{A.C.R.}$ 4, Chairman Robinson was requested to reopen the hearing on $\underline{A.B.}$ 243, which he did.

Patsy Redmond, Deputy Commissioner of the Insurance Division, stated that the Insurance Division was withdrawing its request for the bill based on the fact that more could be done through existing laws.

A MOTION WAS MADE BY MR. DINI TO 'INDEFINITELY POSTPONE" A.B. 243. THE MOTION WAS SECONDED BY MR. JEFFREY AND CARRIED WITH THE UNANIMOUS VOTE OF THE SEVEN MEMBERS PRESENT WITH MR. BENNETT, MR. BRADY, MR. BREMNER AND MR. CHANEY RECORDED AS ABSENT.

Chairman Robinson then asked the Committee to take action on A.J.R. 25.

A.J.R. 25:

PROPOSES TO AMEND NEVADA CONSTITUTION
TO ALLOW DEPOSIT OF PUBLIC MONEY IN
ANY BANK OR SAVINGS & LOAN ASSOCIATION.

THE MOTION WAS MADE BY MR. RUSK TO "DO PASS" A.J.R. 25 AND SECONDED BY MR. KOVACS. THE MOTION CARRIED WITH THE UNANIMOUS VOTE OF THE MEMBERS PRESENT WITH MR. BENNETT, MR. BRADY, MR. BREMNER AND MR. CHANEY RECORDED AS ABSENT.

The next bill for action was A.J.R. 9.

A.J.R. 9:

URGES CONGRESS TO PROVIDE MORE RENTAL ASSISTANCE TO FAMILIES OF LOW INCOME WHO RENT PROPERTY ON WHICH TO PLACE THEIR MOBILE HOMES. (BDR 20)

A MOTION TO ''DO PASS'' A.J.R. 9 WAS MADE BY MR. DUBOIS AND SECONDED BY MR. KOVACS. THE MEMBERS PRESENT THEN VOTED UNANIMOUSLY TO PASS THE BILL WITH MR. BENNETT, MR. BRADY, MR. BREMNER AND MR. CHANEY RECORDED AS ABSENT.

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Dr. Robinson read the suggested amendment to A.B. 140, a copy of which is attached to the LEGISLATION ACTION FORM that accompanies these minutes. He then asked for a motion on the bill.

A.B. 140:

PROVIDES FOR CHIROPRACTORS' ASSISTANTS. (BDR 54-187)

A MOTION WAS MADE BY MR. DUBOIS AND SECONDED BY MR. PRENGAMAN TO ADOPT AMENDMENT NO. 143. THE MOTION CARRIED WITH THE UNANI-MOUS VOTE OF THE SEVEN MEMBERS PRESENT WITH MR. BENNETT, MR. BRADY, MR. BREMNER AND MR. CHANEY RECORDED ABSENT.

ANOTHER MOTION WAS MADE BY MR. DUBOIS TO "DO PASS AS AMENDED" A.B. 140. THE MOTION WAS SECONDED BY MR. PRENGAMAN AND PASSED WITH THE UNANIMOUS VOTE OF THE SEVEN MEMBERS PRESENT WITH MR. BENNETT, MR. BRADY, MR. BREMNER AND MR. CHANEY RECORDED ABSENT.

Chairman Robinson then opened discussions on A.B. 192.

<u>A.B. 192:</u>

AUTHORIZES PHARMACISTS TO FILL PRE-SCRIPTIONS FROM OUTSIDE STATE WITH SUBSTITUTE FOR DRUG NAMED. (BDR 54-706)

Mr. Jeffrey presented two different amendments to the bill. Following discussions on the amendments, it was decided to seek adoption of amendment No. 259. Amendment No. 182, which was withdrawn is attached as EXHIBIT C. The adopted amendment, No. 259 is attached to the LEGISLATION ACTION FORM that accompanies these minutes.

A MOTION TO ADOPT AMENDMENT NO. 259 WAS MADE BY MR. JEFFREY AND SECONDED BY MR. PRENGAMAN. THE MOTION PASSED WITH MR. DINI VOTING "NAY" AND MR. BENNETT, MR. BRADY, MR. BREMNER AND MR. CHANEY RECORDED AS ABSENT.

A SECOND MOTION WAS MADE BY MR. JEFFREY TO "DO PASS AS AMENDED" FOR A.B. 192. THE MOTION WAS SECONDED BY MR. PRENGAMAN AND PASSED WITH MR. DINI VOTING "NAY" AND MR. BENNETT, MR. BRADY, MR. BREMNER AND MR. CHANEY RECORDED ABSENT.

The last bill for action was S.B. 133.

S.B. 133:

ELIMINATES REGULATION OF AIR CARRIERS BY PUBLIC SERVICE COMMISSION (BDR 58-272)

A MOTION WAS MADE BY MR. DINI TO "DO PASS" S.B. 133. THE MOTION WAS SECONDED BY MR. JEFFREY AND CARRIED WITH THE UNANIMOUS VOTE OF THE MEMBERS PRESENT WITH MR. BENNETT, MR. BRADY, MR. BREMNER AND MR. CHANEY RECORDED ABSENT.

It was decided that Dr. Robinson would handle the floor work

on <u>S.B. 133</u> and Mr. Prengaman would handle the floor work on <u>A.C.R. 3</u> and <u>A.C.R. 4</u>.

There being no further business, Dr. Robinson adjourned the meeting.

Respectfully submitted,

Evelyn Edwards

Committee Secretary

ASSEMBLY COMMERCE COMMITTEE

SUBJECT	ACR 4: U	rges loc	al housi	ng author	ities t	pursue feder	cal aid
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ASSEMBLY COMMERCE COMMITTEE

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ASSEMBLY COMMERCE COMMITTEE

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SUBJECT	A.B. 243:	Provid	les stric	cter defin	itions c	of group insu	rance
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ASSEMBLY COMMERCE COMMITTEE

UBJECT	A.J.R. 25	: Prop	oses to	amend Neva	da cons	titution to	allow
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ASSEMBLY COMMERCE COMMITTEE

SUBJECT A.	J.R. 9: Urges Congres	s to provide more	rental assistance to
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MOTION:	bile homes. (BDR 20)		
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ASSEMBLY COMMERCE COMMITTEE

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1981 REGULAR SESSION (61st)

SEMBLY ACTION	SENATE ACTION	Assembly AMENDMENT BLANK
Adopted Lost Date: initial: Concurred in Not concurred in Date: initial:	Adopted Lost Date: Initial: Concurred in Not concurred in Date: Initial:	AMENDMENTS to Assembly Bill No. 140 Feschution No. BDR 54-187 Proposed by Committee on Commerce
Amendment N	· 143	

Amend section 1, page 1, line 2, by deleting "2 and 3" and inserting "2 to 4, inclusive,".

Amend sec. 3, page 1, line 8, by inserting ", other than chiropractic adjustment," after "chiropractic".

Amend sec. 3, page 1, line 10, by deleting "18 months of study," and inserting "12 months of study or the equivalent,".

Amend the bill as a whole by renumbering section 4 as section 5, and by adding a new section designated section 4, following section 3, to read as follows:

"Sec. 4. No chiropractor may employ more than two chiropractor's assistants at the same time."

To: E & E

LCB File

Journal

Engrossment
Bill

Drafted by.....

3-3-81

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ASSEMBLY COMMERCE COMMITTEE

иватст А.	B. 192: Au	thorizes	pharmacists t	o fill r	perscriptions	from
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1981 REGULAR SESSION (61st)

ASSEMBLY ACTION	SENATE ACTION	Assembly AMENDMENT BLANK
Adopted	Adopted Lost Date: Initial: Concurred in Not concurred in Date: Initial:	AMENDMENTS to Assembly Joint Resolution No. BDR 54-706 Proposed by Committee on Commerce

Amendment No

259

Conflicts with Amendment No. 182

Amend section 1, page 1, line 8, by deleting "does not indicate" and inserting "indicates".

Amend section 1, page 1, line 9, by deleting "not".

Amend sec. 2, page 1, by inserting after line 17, the following:

"3. Substitutions may be made in filling prescriptions contained in physician's orders in skilled nursing facilities and intermediate care facilities. The document which contains the physician's order must be printed with the words: "The biological equivalent of drugs ordered may be dispensed unless checked here" and a box must be provided near that statement for the purpose of indicating that a substitution may not be made."

Amend the title of the bill on the third line by inserting after:

"named;": "permitting substitutions in prescriptions contained in certain physicians' orders;".

E & E LCB File Journal Engrossment Bill

Drafted by DS:m1 D

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ASSEMBLY COMMERCE COMMITTEE

SUBJECT	S.B. 133: Elimin	nates regi	ulation of	air carri	ers by pub	lic
	service commission	on. (BDR	58-272)			
MOTION:				a 8		
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VOTE:	Yes No		Yes	No	Yes	No
BENNETT	Absent				- 63	
BRADY BREMNER	Absent Absent		···			
CHANEY	Absent		<u> </u>			
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DUBOIS	X			******		
JEFFREY	$\frac{X}{X}$		<u></u>			
KOVACS	$\frac{\lambda}{X}$					¥
PRENGAMAN RUSK	$\frac{1}{X}$					
ROBINSON	<u>X</u>					
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ASSEMBLY MMERCE COMMITTEE

GUEST LIST

DATE: 3-/8-8/

PLEASE PRINT	PLEASE PRINT	[. I	WISH TO SI	PEAK
YOUR NAME	WHO YOU REPRESENT	FOR	AGAINST	BILL NO.
Georganne Greene	NV State Bd of Nurs	Vē	amend.	183
PATSY REDMOND	NEV. DIVISION OF INSURAN			243/252
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EXHIBIT A

MR. CHAIRMAN AND FELLOW MEMBERS OF THE COMMERCE COMMITTEE:
MY REPORT, WHICH I SHALL READ FOR THE RECORD, WILL BE BRIEF.
THE INTERIM SUBCOMMITTEE OF THE LEGISLATIVE COMMISSION DID AN
OUTSTANDING JOB IN REVIEWING THE SUBJECT MATTER DEALING WITH
PROBLEMS OF OWNERS AND RENTERS OF MOBILE HOMES. MANY FINE
PIECES OF LEGISLATION WILL BE FORTHCOMING AND PASSED AT THIS
SESSION.

YOUR SUBCOMMITTEE HAS BEEN WORKING HARD HEARING TESTIMONY FROM LOCAL GOVERNMENTAL AGENCIES, LANDLORDS, TENANTS, PROPONENTS AND OPPONENTS TO A.B. 30 & 31. WE HAVE HAD TO WEIGH A VOLU-MINOUS AMOUNT OF TESTIMONY AND MUCH HAS COME TO LIGHT FROM THESE HEARINGS. AS YOU KNOW, TWO OF THE THREE MEMBERS OF THIS SUB-COMMITTEE WERE NOT PART OF THE INTERIM SUBCOMMITTEE.

THE COMMITTEE HAS SOUGHT OUT ANY AND ALL REMEDIES THAT WOULD MAKE THIS VOLATILE ISSUE COMPATIBLE TO ALL.

LAST WEEK OUR COMMITTEE WAS HANDED A REPORT CONDUCTED BY THE CLARK COUNTY COMMUNITY COLLEGE, WHICH WAS CONTRACTED FOR BY ASSEMBLYMAN HAYES THRU THE LEGISLATIVE COMMISSION. OVER \$4,000 WAS EXPENDED ON THIS PROFESSIONAL SURVEY. IT PROVIDES US WITH ADDITIONAL INFORMATION WE CAN USE IN MAKING A DECISION. OUR STUDY OF THIS REPORT I FEEL IS MANDATORY.

THERE IS NO QUICK ANSWER TO THIS PROBLEM, BUT WITHIN A SHORT TIME THE SUBCOMMITTEE WILL PRESENT TO YOU AND THE FULL COM-MITTEE ITS RECOMMENDATIONS FOR YOUR CONSIDERATIONS.

Jeorgio A. B. 252

ASSEMBLY BILL NO. 252—ASSEMBLYMAN BANNER

MARCH 2, 1981

Referred to Committee on Commerce

SUMMARY—Clarifies procedure for licensing firms and corporations as agents. (BDR 57-1005)

FISCAL NOTE: Effect on Local Government: No. Effect on the State or on Industrial Insurance: No.

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EXPLANATION-Matter in talles is new; matter in brackets [] is material to be omitted.

AN ACT relating to insurance; clarifying the procedure for licensing firms and corporations as agents; and providing other matters properly relating thereto.

The People of the State of Nevada, represented in Senate and Assembly, do enact as follows:

SECTION 1. NRS 683A.140 is hereby amended to read as follows: 683A.140 1. A firm or corporation [shall] may be licensed only as an agent or broker, resident or nonresident, or as a managing general agent.

2. For licensing as an agent or broker, each general partner and each [individual] natural person to act for the firm, or each [individual] natural person to act for the corporation, [shall] must be named in the license or registered with the commissioner, and [shall] must qualify as [though he were] an individual licensee. [The commissioner shall charge and the insurer or licensee shall pay a full additional license fee for each respective individual in excess of one named in the license or registered with the commissioner.] A person who is licensed to act for a firm or corporation, and who wishes to also be an individual licensee, must obtain a separate license for that purpose. The commissioner shall charge appropriate fees for each person who is licensed to act for a firm or corporation and who is named on the license or registered with the commissioner.

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- 3. [An individual] A natural person who is not a resident of this state as provided in paragraph (a) of subsection 1 of NRS 683A.130 [shall] must not be so named or registered as to the license of a resident agent or resident broker, and shall not exercise the license powers thereof.
- 4. A license as a resident agent or resident broker [shall] must not be issued to a firm or corporation unless it maintains a principal place of business in this state, and the transaction of business under the license is specifically authorized in the firm's partnership agreement or the corporation's articles.

DELETE Line 12 - beginning with "A" through line 17, and replace with:

A natural person to act for a firm or corporation will not be issued a separate license. The Commissioner shall charge appropriate fees for each natural person who is to act for a firm or corporation and who is named on the license or registered with the Commissioner.

AS MBLY ACTION Adopted	SENATE ACTION Adopted 5	Assembly AMENDMENT BLANK AMENDMENTS to Assembly — Joint
Date: nitial: Concurred in Not concurred in Nate: nitial:	Date: Initial: Concurred in Not concurred in Date: Initial:	Bill No. 192 Resolution No. BDR 54-706 Proposed by Committee on Commerce
Amendment N	0 188	

Amend section 1, page 1, line 8, by deleting "does not indicate and inserting "indicates".

Amend section 1, page 1, by deleting line 9 and inserting: "a substitution may be made. The pharmacist may not make a substitution more than once in filling or refilling a prescription written by a practitioner from outside this state."

Amend sec. 2, page 1, by inserting after line 17, the following:

"3. Substitutions may be made in filling prescriptions contained in physician's orders in skilled nursing facilities and intermediate care facilities. The document which contains the physician's order must be printed with the words: "The biological equivalent of drugs ordered may be dispensed unless checked here" and a box must be provided near that statement for the purpose of indicating that a substitution may not be made."

Amend the title of the bill on the third line by inserting after:

"named; ": "permitting substitutions in prescriptions contained in certain physicians orders; "

LCB File Engrossment

Drafted by