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### NCA Position on Bill #280

The Nevada Chiropractic Association is submitting a bill that requires all Nevada motorists to obtain and concurrently hold Med-pay health care policy of \$2,000 per automotive insurance policy. This bill will champion motor vehicle accident precedence by allowing the injured to seek proper care.

- Mandatory med-pay is just completing the job that was intended for mandatory liability insurance. Automotive liability was enacted back in 1967 and no other legislative mandates have been required since. Motor vehicle accidents are a financial burden to the citizens of Nevada as a whole.
- As health care costs skyrocket, a portion of these costs are redistributed following motor vehicle accidents from citizens who are uninsured.
- Individuals, who are not able to pay for charges of emergency medical personnel, ambulance fees, and hospital emergency care, are immediately exposed to the burden of payment or sent to collections. These patients are forced into premature settlement of their claims in order to pay for the ambulance and hospital bills, resulting in incomplete care. If the claim is not settled in a timely manner, or the settlement does not cover the medical bills, then the individual may resort to bankruptcy. The burden of payment then falls on the taxpayers of this state.
- In addition to financial hardships, the accident victim also suffers physical hardships. As health care providers, we treat accident victims who need phase II injury care. If a person has no health insurance, which are approximately 22-25% people in Nevada, then his capability to acquire rehabilitative care is jeopardized and compromised.
- These untreated injuries persist for subsequent years in the form of loss of productivity and ultimately disability which has a huge impact on the economy.
- Annual cost is minor as compared with the public hardship caused by motor vehicle accidents.
- In our current model of accident care, uninsured patients are often times faced with utilizing hospital emergency rooms; particularly the taxpayer supported county hospital. Bill#280 will shift this financial burden toward drivers, and relieves the non-driving citizens as a whole. Consequently, citizens who do not drive will no longer be absorbing the costs of health care for accident victims.
- It should be mandatory that Nevada drivers carry protection so that they do not burden our taxpayers, county hospitals, employers, and raise health insurance premiums for all citizens.
- Bill # 280 helps the public by establishing a pre-emptive health care policy that will decrease economic hardship to the public, health care providers and health care institutions.
- In short, this is a cost shifting Bill that shifts costs from taxpayers, county hospitals, employers, and health insurance companies to drivers, at a very low cost, while increasing patient choice and quality of healthcare.