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Nevada Alliance *for* Retired Americans

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May 7, 2003

Senate Commerce and Labor

Room 2135 – 7:00 am

Comments on AB 79

Dear Chairman Townsend and Committee Members,

My name is Scott Watt and I am speaking today as the representative of NARA (Nevada Alliance for Retired Americans). We represent over 5,000 seniors and retirees in the State of Nevada. I am here today speaking in SUPPORT for AB 79. We hope you will pass this bill out of Committee favorably.

NARA represents thousands of retired Nevadans. Many of our members have limited health care plans and limited funds. The fact is older Americans visit doctors and clinics more often than the general public due to deteriorating health problems. In addition, with all the forms that are required, there is often confusion on the part of older patient. It is only after going to the doctor for a medical problem that many of our members find out that their plan won't cover the office visit or the procedure that they had done. In some cases, their plan covered it previously and won't on another visit for some reason.

All we have are anecdotal stories, so we are now armed with statistics and tons of analytical information for you. All we can do is tell you about our members. In many cases HMO's and Managed Care Organizations make adverse determinations regularly. A recognized practice among health care organizations, is known as risk management. Claims are turned down routinely and 9 out of 10

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of the patients accept that and go away. Very few seniors fight with their health care plans. They are afraid of the repercussions it might cause.

In a time when many seniors and retirees make daily decisions to buy prescriptions or eat... this problem is another drain on their already restricted income. They are paying for services that should have been covered by their health plans.

As you know, the health plan industry has been cutting back on the delivery of services for many years. Many of their employees review insurance claims without the real human concern about what will happen to the patient. This legislation will provide for an agency an unbiased review process that will ensure the fairness to patients both young and old. It is truly needed.

I only ask one thing, whatever the process is for the insured to request this review.....it is extremely important to make sure that the process is very simple and understandable. Older patients must be able to understand the process and know how to access it. If possible, there should be a public information pamphlet or an educational part in connection with this bill that would ensure that all Nevadans have the information about this bill and know how to request the external review when they receive an adverse determination.

Thank you for your time and attention.