ASSEMBLY BILL NO. 383–ASSEMBLYMEN TORRES, PETERS, GORELOW, GONZÁLES; ANDERSON, BILBRAY-AXELROD, BROWN-MAY, CONSIDINE, D'SILVA, DURAN, JAUREGUI, C.H. MILLER, NEWBY, SUMMERS-ARMSTRONG, THOMAS AND WATTS

MARCH 22, 2023

### JOINT SPONSORS: SENATOR D. HARRIS

Referred to Committee on Health and Human Services

SUMMARY—Revises provisions relating to health care. (BDR 40-116)

FISCAL NOTE: Effect on Local Government: May have Fiscal Impact. Effect on the State: Yes.

> CONTAINS UNFUNDED MANDATE (§ 14 & NRS 287.010) (NOT REQUESTED BY AFFECTED LOCAL GOVERNMENT)

EXPLANATION - Matter in *bolded italics* is new; matter between brackets [omitted material] is material to be omitted.

AN ACT relating to health care; prohibiting a governmental entity from substantially burdening certain activity relating to contraception under certain circumstances; authorizing a person whose engagement in such activity has been so burdened to assert the violation as a claim or defense in a judicial proceeding; authorizing a court to award damages against a governmental entity that substantially burdens such activity in certain circumstances; expanding required insurance coverage of contraception; and providing other matters properly relating thereto.

#### Legislative Counsel's Digest:

Existing law prescribes certain rights for a patient of a medical facility or a facility for the dependent. (NRS 449A.100-449A.124) Sections 2-7 of this bill establish the Right to Contraception Act. Sections 4 and 5 of this bill define certain terms for purposes of the Act. Section 6 of this bill applies the provisions of the Act to all state and local laws and ordinances and the implementation of those laws and ordinances, regardless of when those laws or ordinances were enacted. Section 7 of





7 this bill generally prohibits a governmental entity from enacting or implementing 8 any limitation or requirement that singles out contraception and substantially 9 burdens: (1) the access of a person to contraceptives, contraception or information 10 related to contraception; or (2) the ability of a provider of health care to provide 11 contraceptives, contraception or information related to contraception within his or 12 her scope of practice, training and experience. Section 7 creates an exception to 13 such prohibitions if the governmental entity demonstrates by clear and convincing 14 evidence that the burden, as applied to the person or provider of health care who is 15 subject to the burden: (1) furthers a compelling interest; and (2) is the least 16 restrictive means of furthering that interest. Section 7 authorizes a person whose 17 ability to obtain or provide contraceptives, contraception or information related to 18 contraception is burdened to bring or defend an action in court and obtain 19 appropriate relief. Section 7 requires a court to award costs and attorney's fees to a  $\tilde{20}$ person who prevails on such a claim.

21 22 23 24 25 26 Existing law requires public and private policies of insurance regulated under Nevada law to include coverage for certain contraceptive drugs and devices, including: (1) up to a 12-month supply of contraceptive drugs; (2) certain devices for contraception; and (3) voluntary sterilization for women. (NRS 287.010, 422.27172, 689A.0418, 689B.0378, 287.04335, 689C.1676, 695A.1865, 695B.1919, 695C.1696, 695G.1715) Sections 8 and 13-19 of this bill additionally 27 27 28 29 require such policies of insurance to cover: (1) voluntary sterilization for men; (2) clinical services relating to covered contraceptive drugs, devices and services; and (3) a portion of the cost of language translation services provided to facilitate the 30 provision of covered contraceptive drugs, devices and services. Sections 8, 10 and 31 **13-19** of this bill prohibit an insurer from requiring an insured to obtain prior 32 33 34 authorization before receiving a contraceptive drug. Sections 8 and 13-19 also require an insurer to: (1) cover certain contraceptive services when provided by a pharmacist; and (2) reimburse a pharmacist for providing such services at a rate that 35 is not less than the rate provided to a physician, physician assistant or advanced 36 practice registered nurse. Section 9 of this bill requires an insurer to demonstrate 37 the capacity to adequately deliver family planning services provided by pharmacists 38 to covered persons. Sections 11 and 12 of this bill make conforming changes to 39 indicate the proper placement of section 9 in the Nevada Revised Statutes.

## THE PEOPLE OF THE STATE OF NEVADA, REPRESENTED IN SENATE AND ASSEMBLY, DO ENACT AS FOLLOWS:

1 **Section 1.** Chapter 449A of NRS is hereby amended by 2 adding thereto the provisions set forth as sections 2 to 7, inclusive, 3 of this act.

4 Sec. 2. Sections 2 to 7, inclusive, of this act may be cited as 5 the Right to Contraception Act.

6 Sec. 3. As used in sections 2 to 7, inclusive, of this act, unless 7 the context otherwise requires, the words and terms defined in 8 sections 4 and 5 of this act have the meanings ascribed to them in 9 those sections.

10 Sec. 4. "Governmental entity" means the State of Nevada or 11 any of its agencies or political subdivisions.

12 Sec. 5. "Provider of health care" has the meaning ascribed 13 to it in NRS 629.031.





Sec. 6. 1. The provisions of sections 2 to 7, inclusive, of this 1 2 act apply to all state and local laws and ordinances and the 3 implementation of those laws and ordinances, whether statutory or otherwise, and whether enacted before, on or after January 1, 4 5 2024.

6 2. State laws that are enacted on or after January 1, 2024, are 7 subject to the provisions of sections 2 to 7, inclusive, of this act 8 unless the law explicitly excludes such application by reference to 9 this section.

10 The provisions of sections 2 to 7, inclusive, of this act do 3. 11 not: 12

(a) Authorize a governmental entity to burden:

13 (1) The access of any person to contraceptive services, 14 information related to contraception or any contraceptive drug or device; or 15

(2) The ability of a provider of health care to provide 16 17 contraceptive services or information related to contraception or to 18 provide, administer, dispense or prescribe any contraceptive drug or device within the scope of practice, training and experience of 19 20 the provider of health care.

21 (b) Authorize or sanction any sterilization procedure without 22 the voluntary and informed consent of the patient.

23 Sec. 7. 1. Except as otherwise provided in this section, a 24 governmental entity shall not enact or implement any limitation or 25 *requirement that:* 

26 (a) Expressly, effectively, implicitly or, as implemented, singles 27 out contraceptives, contraception or information related to 28 contraception or any providers of health care or facilities that 29 provide contraceptives, contraception or information related to 30 contraception: and

(b) Substantially burdens:

(1) The access of a person to contraceptives, contraception 32 33 or information related to contraception; or

(2) The ability of a provider of health care to provide 34 35 contraceptives, *contraception* or information related to contraception within the scope of practice, training and 36 37 experience of the provider of health care.

38 2. A governmental entity may enact a requirement or limitation described in subsection 1 if the governmental entity 39 40 demonstrates by clear and convincing evidence that the burden imposed by the requirement or limitation on the activity described 41 42 in paragraph (b) of subsection 1, as applied to the person or 43 provider of health care who is subject to the burden: 44

(a) Furthers a compelling interest; and

45 (b) Is the least restrictive means of furthering that interest.



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Notwithstanding any provision of NRS 41.0305 to 41.039, 1 3. 2 inclusive, but subject to the limitation on damages set forth in 3 NRS 41.035 when applicable, a person or provider of health care who has been substantially burdened in violation of this section 4 5 may assert that violation as a claim or defense in a judicial proceeding and obtain appropriate relief. A court shall award 6 costs and attorney's fees to a person who prevails on such a claim 7 8 or defense pursuant to this section.

9 A court may find that a person is a vexatious litigant if the 4. person makes a claim within the scope of sections 2 to 7, inclusive, 10 of this act which is without merit, fraudulent or otherwise 11 intended to harass or annoy a person. If a court finds that a 12 13 person is a vexatious litigant pursuant to this subsection, the court 14 may deny standing to that person to bring further claims which 15 allege a violation of this section.

16 **Sec. 8.** NRS 422.27172 is hereby amended to read as follows:

17 422.27172 1. The Director shall include in the State Plan for 18 Medicaid a requirement that the State pay the nonfederal share of 19 expenditures incurred for:

20 (a) Up to a 12-month supply, per prescription, of any type of 21 drug for contraception or its therapeutic equivalent which is:

22 23 24 (1) Lawfully prescribed or ordered; (2) Approved by the Food and Drug Administration; and

(3) Dispensed in accordance with NRS 639.28075:

25 (b) Any type of device for contraception which is lawfully 26 prescribed or ordered and which has been approved by the Food and 27 Drug Administration:

28 (c) Self-administered hormonal contraceptives dispensed by a 29 pharmacist pursuant to NRS 639.28078;

30 (d) Insertion or removal of a device for contraception;

31 (e) Education and counseling relating to the initiation of the use 32 of contraceptives and any necessary follow-up after initiating such 33 use;

34 (f) Management of side effects relating to contraception; [and]

35

(g) Voluntary sterilization [for women.]; and 36 (h) Any clinical services relating to the drugs, devices and 37 services described in paragraphs (a) to (g), inclusive. Such clinical

38 services, include, without limitation, services to monitor the use 39 and effectiveness of contraception.

40 2. Except as otherwise provided in subsections 4 and 5, to 41 obtain any benefit provided in the Plan pursuant to subsection 1, a 42 person enrolled in Medicaid must not be required to:

43 (a) Pay a higher deductible, any copayment or coinsurance; or

44 (b) Be subject to a longer waiting period or any other condition.





The Director shall ensure that the provisions of this section
 are carried out in a manner which complies with the requirements
 established by the Drug Use Review Board and set forth in the list
 of preferred prescription drugs established by the Department
 pursuant to NRS 422.4025.

6 4. The Plan may require a person enrolled in Medicaid to pay a 7 higher deductible, copayment or coinsurance for a drug for 8 contraception if the person refuses to accept a therapeutic equivalent 9 of the contraceptive drug.

5. For each method of contraception which is approved by the Food and Drug Administration, the Plan must include at least one contraceptive drug or device for which no deductible, copayment or coinsurance may be charged to the person enrolled in Medicaid, but the Plan may charge a deductible, copayment or coinsurance for any other contraceptive drug or device that provides the same method of contraception.

17 6. The Plan must provide for the reimbursement of a 18 pharmacist for providing services described in subsection 1 that 19 are within the scope of practice of the pharmacist. The Plan must 20 not limit:

(a) Coverage for such services provided by a pharmacist to a
 number of occasions less than the coverage for such services when
 provided by another provider of health care.

(b) Reimbursement for such services provided by a pharmacist
to an amount less than the amount reimbursed for similar services
provided by a physician, physician assistant or advanced practice
registered nurse.

28 7. The Director shall include in the State Plan for Medicaid a 29 requirement that the State pay the nonfederal share of 30 expenditures incurred for:

(a) One-quarter of the costs of any language translation
services provided to facilitate the provision of any drug, device or
service described in subsection 1 to a recipient of Medicaid who is
eligible for the Children's Health Insurance Program; and

(b) One-half of the costs of any language translation services
provided to facilitate the provision of any drug, device or service
described in subsection 1 to a recipient of Medicaid who is not
eligible for the Children's Health Insurance Program.

39 8. The Plan must not require a recipient of Medicaid to 40 obtain prior authorization for the benefits described in paragraphs 41 (a) and (c) of subsection 1.

9. As used in this section:

(a) "Drug Use Review Board" has the meaning ascribed to it inNRS 422.402.

45 (b) "Therapeutic equivalent" means a drug which:



42



1 (1) Contains an identical amount of the same active 2 ingredients in the same dosage and method of administration as 3 another drug;

4 (2) Is expected to have the same clinical effect when 5 administered to a patient pursuant to a prescription or order as 6 another drug; and

7 (3) Meets any other criteria required by the Food and Drug 8 Administration for classification as a therapeutic equivalent.

9 Sec. 9. Chapter 687B of NRS is hereby amended by adding 10 thereto a new section to read as follows:

11 1. A health carrier which offers or issues a network plan 12 must demonstrate the capacity to adequately deliver family 13 planning services provided by pharmacists to covered persons in 14 accordance with the regulations adopted pursuant to subsection 2.

15 2. The Commissioner shall adopt regulations to carry out the 16 provisions of this section, including, without limitation, 17 regulations prescribing requirements for a health carrier to demonstrate compliance with subsection 1. Those regulations 18 must not allow a health carrier to demonstrate the capacity to 19 20 adequately deliver family planning services to covered persons by 21 demonstrating that the health carrier has entered into a network contract with one or more pharmacies for the sole purpose of 22 dispensing prescription drugs to covered persons. 23

25	aispensing preservation and gs to cover ea persons.				
24	Sec. 10. NRS 687B.225 is hereby amended to read as follows:				
25	687B.225	1. Except	as otherwi	ise provided	in NRS
26	689A.0405,	689A.0412,	689A.0413,	689A.0418,	689A.044,
27	689A.0445,	689B.031,	689B.0313,	689B.0315,	689B.0317,
28	689B.0374,	689B.0378,	689C.1675,	689C.1676,	695A.1856,
29	695A.1865,	695B.1912,	695B.1913,	695B.1914,	<i>695B.1919</i> ,
30	695B.1925,	695B.1942,	695C.1696,	695C.1713,	695C.1735,
31	695C.1737,	695C.1745,	695C.1751,	695G.170,	695G.171,
32	695G.1714 ,	695G.1715 a	and 695G.177	, any contract	for group,
33	blanket or individual health insurance or any contract by a nonprofit				
24	hospital modical or dantal service corporation or organization for				

hospital, medical or dental service corporation or organization for dental care which provides for payment of a certain part of medical or dental care may require the insured or member to obtain prior authorization for that care from the insurer or organization. The insurer or organization shall:

(a) File its procedure for obtaining approval of care pursuant tothis section for approval by the Commissioner; and

41 (b) Respond to any request for approval by the insured or 42 member pursuant to this section within 20 days after it receives the 43 request.

44 2. The procedure for prior authorization may not discriminate 45 among persons licensed to provide the covered care.





1 Sec. 11. NRS 687B.600 is hereby amended to read as follows: 2 687B.600 As used in NRS 687B.600 to 687B.850, inclusive, 3 and section 9 of this act, unless the context otherwise requires, the words and terms defined in NRS 687B.602 to 687B.665, inclusive, 4 5 have the meanings ascribed to them in those sections. 6

Sec. 12. NRS 687B.670 is hereby amended to read as follows:

7 687B.670 If a health carrier offers or issues a network plan, the 8 health carrier shall, with regard to that network plan:

9 Comply with all applicable requirements set forth in NRS 1. 687B.600 to 687B.850, inclusive [;], and section 9 of this act; 10

As applicable, ensure that each contract entered into for the 11 2. 12 purposes of the network plan between a participating provider of 13 health care and the health carrier complies with the requirements set 14 forth in NRS 687B.600 to 687B.850, inclusive [;], and section 9 of 15 *this act*; and

16 3. As applicable, ensure that the network plan complies with 17 the requirements set forth in NRS 687B.600 to 687B.850, inclusive 18 [.], and section 9 of this act.

19 Sec. 13. NRS 689A.0418 is hereby amended to read as 20 follows:

21 689A.0418 1. Except as otherwise provided in subsection [7,] 8, an insurer that offers or issues a policy of health insurance shall 22 23 include in the policy coverage for:

24 (a) Up to a 12-month supply, per prescription, of any type of 25 drug for contraception or its therapeutic equivalent which is:

- 26 27
- (1) Lawfully prescribed or ordered; (2) Approved by the Food and Drug Administration;
- 28 29

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- (3) Listed in subsection [10;] 11; and (4) Dispensed in accordance with NRS 639.28075;
- 30 (b) Any type of device for contraception which is:
- 31 32
  - (1) Lawfully prescribed or ordered; (2) Approved by the Food and Drug Administration; and
  - (3) Listed in subsection [10;] 11;
- (c) Self-administered hormonal contraceptives dispensed by a 34 35 pharmacist pursuant to NRS 639.28078;

36 (d) Insertion of a device for contraception or removal of such a 37 device if the device was inserted while the insured was covered by 38 the same policy of health insurance;

- 39 (e) Education and counseling relating to the initiation of the use 40 of contraception and any necessary follow-up after initiating such 41 use;
- 42 (f) Management of side effects relating to contraception; [and]
- 43 (g) Voluntary sterilization [for women.];

44 (h) Any clinical service relating to the drugs, devices and 45 services described in paragraphs (a) to (g), inclusive, including,





without limitation, services to monitor the use and effectiveness of
 such drugs, devices and services; and

3 (i) One-quarter of the costs of any language translation 4 services provided to facilitate the provision of any item or service 5 described in paragraphs (a) to (h), inclusive.

6 2. An insured is entitled to reimbursement for services listed 7 in subsection 1 which are within the authorized scope of practice 8 of a pharmacist when such services are provided by a pharmacist 9 who participates in the network plan of the insurer. The terms of 10 the policy must not limit:

(a) Coverage for services listed in subsection 1 and provided by
 such a pharmacist to a number of occasions less than the coverage
 for such services when provided by another provider of health
 care.

15 (b) Reimbursement for services listed in subsection 1 and 16 provided by such a pharmacist to an amount less than the amount 17 reimbursed for similar services provided by a physician, physician 18 assistant or advanced practice registered nurse.

**3.** An insurer must ensure that the benefits required by subsection 1 are made available to an insured through a provider of health care who participates in the network plan of the insurer.

22 [3.] 4. If a covered therapeutic equivalent listed in subsection 1 23 is not available or a provider of health care deems a covered 24 therapeutic equivalent to be medically inappropriate, an alternate 25 therapeutic equivalent prescribed by a provider of health care must 26 be covered by the insurer.

[4.] 5. Except as otherwise provided in subsections [8,] 9, 10
and [11,] 12, an insurer that offers or issues a policy of health
insurance shall not:

30 (a) Require an insured to pay a higher deductible, any 31 copayment or coinsurance or require a longer waiting period or 32 other condition for coverage to obtain any benefit included in the 33 policy pursuant to subsection 1;

(b) Refuse to issue a policy of health insurance or cancel a
policy of health insurance solely because the person applying for or
covered by the policy uses or may use any such benefit;

(c) Offer or pay any type of material inducement or financial
incentive to an insured to discourage the insured from obtaining any
such benefit;

40 (d) Penalize a provider of health care who provides any such 41 benefit to an insured, including, without limitation, reducing the 42 reimbursement of the provider of health care;

(e) Offer or pay any type of material inducement, bonus or other
financial incentive to a provider of health care to deny, reduce,
withhold, limit or delay access to any such benefit to an insured; or





1 (f) Impose any other restrictions or delays on the access of an 2 insured any such benefit.

3 [5.] 6. Coverage pursuant to this section for the covered 4 dependent of an insured must be the same as for the insured.

5 [6.] 7. Except as otherwise provided in subsection [7,] 8, a 6 policy subject to the provisions of this chapter that is delivered, 7 issued for delivery or renewed on or after January 1, [2022,] 2024, 8 has the legal effect of including the coverage required by subsection 9 1, and any provision of the policy or the renewal which is in conflict 10 with this section is void.

11 An insurer that offers or issues a policy of health <del>[7.]</del> 8. 12 insurance and which is affiliated with a religious organization is not 13 required to provide the coverage required by subsection 1 if the 14 insurer objects on religious grounds. Such an insurer shall, before the issuance of a policy of health insurance and before the renewal 15 16 of such a policy, provide to the prospective insured written notice of 17 the coverage that the insurer refuses to provide pursuant to this 18 subsection.

19 [8.] 9. An insurer may require an insured to pay a higher 20 deductible, copayment or coinsurance for a drug for contraception if 21 the insured refuses to accept a therapeutic equivalent of the drug.

22 <del>[9.]</del> 10. For each of the 18 methods of contraception listed in 23 subsection [10] 11 that have been approved by the Food and Drug 24 Administration, a policy of health insurance must include at least 25 one drug or device for contraception within each method for which 26 no deductible, copayment or coinsurance may be charged to the 27 insured, but the insurer may charge a deductible, copayment or 28 coinsurance for any other drug or device that provides the same method of contraception. 29

30 **[10.]** *11.* The following 18 methods of contraception must be 31 covered pursuant to this section:

- 32 (a) Voluntary sterilization ; [for women;]
- 33 (b) Surgical sterilization implants for women;
- 34 (c) Implantable rods;
- 35 (d) Copper-based intrauterine devices;
- 36 (e) Progesterone-based intrauterine devices;
- 37 (f) Injections;
- 38 (g) Combined estrogen- and progestin-based drugs;
- 39 (h) Progestin-based drugs;
- 40 (i) Extended- or continuous-regimen drugs;
- 41 (j) Estrogen- and progestin-based patches;
- 42 (k) Vaginal contraceptive rings;
- 43 (1) Diaphragms with spermicide;
- 44 (m) Sponges with spermicide;
- 45 (n) Cervical caps with spermicide;





1 (o) Female condoms;

(p) Spermicide;

3 (q) Combined estrogen- and progestin-based drugs for 4 emergency contraception or progestin-based drugs for emergency 5 contraception; and

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(r) Ulipristal acetate for emergency contraception.

7 [11.] 12. Except as otherwise provided in this section and 8 federal law, an insurer may use medical management techniques, 9 including, without limitation, any available clinical evidence, to 10 determine the frequency of or treatment relating to any benefit 11 required by this section or the type of provider of health care to use 12 for such treatment.

13

[12.] 13. An insurer shall not [use] :

(a) Use medical management techniques to require an insured to
 use a method of contraception other than the method prescribed or
 ordered by a provider of health care [-.

17 <u>-13.]</u>; or

18 (b) Require an insured to obtain prior authorization for the 19 benefits described in paragraphs (a) and (c) of subsection 1.

20 14. An insurer must provide an accessible, transparent and 21 expedited process which is not unduly burdensome by which an 22 insured, or the authorized representative of the insured, may request 23 an exception relating to any medical management technique used by 24 the insurer to obtain any benefit required by this section without a 25 higher deductible, copayment or coinsurance.

26 [14.

[14.] 15. As used in this section:

(a) "Medical management technique" means a practice which is
used to control the cost or utilization of health care services or
prescription drug use. The term includes, without limitation, the use
of step therapy, prior authorization or categorizing drugs and
devices based on cost, type or method of administration.

(b) "Network plan" means a policy of health insurance offered by an insurer under which the financing and delivery of medical care, including items and services paid for as medical care, are provided, in whole or in part, through a defined set of providers under contract with the insurer. The term does not include an arrangement for the financing of premiums.

(c) "Provider of health care" has the meaning ascribed to it inNRS 629.031.

40 (d) "Therapeutic equivalent" means a drug which:

41 (1) Contains an identical amount of the same active 42 ingredients in the same dosage and method of administration as 43 another drug;





1 (2) Is expected to have the same clinical effect when 2 administered to a patient pursuant to a prescription or order as 3 another drug; and (3) Meets any other criteria required by the Food and Drug 4 5 Administration for classification as a therapeutic equivalent. 6 Sec. 14. NRS 689B.0378 is hereby amended to read as 7 follows: 8 689B.0378 1. Except as otherwise provided in subsection [7] 9 8, an insurer that offers or issues a policy of group health insurance shall include in the policy coverage for: 10 (a) Up to a 12-month supply, per prescription, of any type of 11 12 drug for contraception or its therapeutic equivalent which is: 13 (1) Lawfully prescribed or ordered; (2) Approved by the Food and Drug Administration; 14 15 (3) Listed in subsection [11;] 12; and 16 (4) Dispensed in accordance with NRS 639.28075; 17 (b) Any type of device for contraception which is: 18 (1) Lawfully prescribed or ordered; (2) Approved by the Food and Drug Administration; and 19 20 (3) Listed in subsection [11;] 12; 21 (c) Self-administered hormonal contraceptives dispensed by a 22 pharmacist pursuant to NRS 639.28078; 23 (d) Insertion of a device for contraception or removal of such a 24 device if the device was inserted while the insured was covered by 25 the same policy of group health insurance; 26 (e) Education and counseling relating to the initiation of the use 27 of contraception and any necessary follow-up after initiating such 28 use: 29 (f) Management of side effects relating to contraception; [and] 30 (g) Voluntary sterilization [for women.]; 31 (h) Any clinical service relating to the drugs, devices and 32 services described in paragraphs (a) to (g), inclusive, including, 33 without limitation, services to monitor the use and effectiveness of such drugs, devices and services; and 34 (i) One-quarter of the costs of any language translation 35 services provided to facilitate the provision of any item or service 36 37 described in paragraphs (a) to (h), inclusive. 38 2. An insured is entitled to reimbursement for services listed in subsection 1 which are within the authorized scope of practice 39 40 of a pharmacist when such services are provided by a pharmacist who participates in the network plan of the insurer. The terms of 41 42 the policy must not limit: (a) Coverage for services listed in subsection 1 and provided by 43 44 such a pharmacist to a number of occasions less than the coverage





1 for such services when provided by another provider of health 2 care.

#### 3 (b) Reimbursement for services listed in subsection 1 and 4 provided by such a pharmacist to an amount less than the amount 5 reimbursed for similar services provided by a physician, physician 6 assistant or advanced practice registered nurse.

7 **3.** An insurer must ensure that the benefits required by 8 subsection 1 are made available to an insured through a provider of 9 health care who participates in the network plan of the insurer.

10 [3.] 4. If a covered therapeutic equivalent listed in subsection 1 11 is not available or a provider of health care deems a covered 12 therapeutic equivalent to be medically inappropriate, an alternate 13 therapeutic equivalent prescribed by a provider of health care must 14 be covered by the insurer.

15 [4.] 5. Except as otherwise provided in subsections [9,] 10, 11
and [12,] 13, an insurer that offers or issues a policy of group health
insurance shall not:

(a) Require an insured to pay a higher deductible, any
copayment or coinsurance or require a longer waiting period or
other condition to obtain any benefit included in the policy pursuant
to subsection 1;

(b) Refuse to issue a policy of group health insurance or cancel a
policy of group health insurance solely because the person applying
for or covered by the policy uses or may use any such benefit;

(c) Offer or pay any type of material inducement or financial
 incentive to an insured to discourage the insured from obtaining any
 such benefit;

(d) Penalize a provider of health care who provides any such
benefit to an insured, including, without limitation, reducing the
reimbursement to the provider of health care;

(e) Offer or pay any type of material inducement, bonus or other
 financial incentive to a provider of health care to deny, reduce,
 withhold, limit or delay access to any such benefit to an insured; or

(f) Impose any other restrictions or delays on the access of an
 insured to any such benefit.

36 [5.] 6. Čoverage pursuant to this section for the covered 37 dependent of an insured must be the same as for the insured.

138 [6.] 7. Except as otherwise provided in subsection [7,] 8, a
139 policy subject to the provisions of this chapter that is delivered,
140 issued for delivery or renewed on or after January 1, [2022,] 2024,
141 has the legal effect of including the coverage required by subsection
142 and any provision of the policy or the renewal which is in conflict
143 with this section is void.

44 **[7.]** 8. An insurer that offers or issues a policy of group health 45 insurance and which is affiliated with a religious organization is not





required to provide the coverage required by subsection 1 if the
 insurer objects on religious grounds. Such an insurer shall, before
 the issuance of a policy of group health insurance and before the
 renewal of such a policy, provide to the group policyholder or
 prospective insured, as applicable, written notice of the coverage
 that the insurer refuses to provide pursuant to this subsection.

7 [8.] 9. If an insurer refuses, pursuant to subsection [7,] 8, to 8 provide the coverage required by subsection 1, an employer may 9 otherwise provide for the coverage for the employees of the 10 employer.

11 [9.] 10. An insurer may require an insured to pay a higher 12 deductible, copayment or coinsurance for a drug for contraception if 13 the insured refuses to accept a therapeutic equivalent of the drug.

14 [10.] 11. For each of the 18 methods of contraception listed in 15 subsection [11] 12 that have been approved by the Food and Drug 16 Administration, a policy of group health insurance must include at 17 least one drug or device for contraception within each method for which no deductible, copayment or coinsurance may be charged to 18 19 the insured, but the insurer may charge a deductible, copayment or 20 coinsurance for any other drug or device that provides the same 21 method of contraception.

22 [11.] 12. The following 18 methods of contraception must be 23 covered pursuant to this section:

- 24 (a) Voluntary sterilization ; [for women;]
- 25 (b) Surgical sterilization implants for women;
- 26 (c) Implantable rods;
- 27 (d) Copper-based intrauterine devices;
- 28 (e) Progesterone-based intrauterine devices;
- 29 (f) Injections;
- 30 (g) Combined estrogen- and progestin-based drugs;
- 31 (h) Progestin-based drugs;
- 32 (i) Extended- or continuous-regimen drugs;
- 33 (j) Estrogen- and progestin-based patches;
- 34 (k) Vaginal contraceptive rings;
- 35 (1) Diaphragms with spermicide;
- 36 (m) Sponges with spermicide;
- 37 (n) Cervical caps with spermicide;
- 38 (o) Female condoms;
- 39 (p) Spermicide;

40 (q) Combined estrogen- and progestin-based drugs for 41 emergency contraception or progestin-based drugs for emergency 42 contraception; and

43 (r) Ulipristal acetate for emergency contraception.

44 [12.] 13. Except as otherwise provided in this section and 45 federal law, an insurer may use medical management techniques,





1 including, without limitation, any available clinical evidence, to 2 determine the frequency of or treatment relating to any benefit 3 required by this section or the type of provider of health care to use 4 for such treatment.

5

<del>[13.]</del> **14**. An insurer shall not **[use]**:

6 (a) Use medical management techniques to require an insured to 7 use a method of contraception other than the method prescribed or 8 ordered by a provider of health care -

9 <del>14.]</del>; or

(b) Require an insured to obtain prior authorization for the 10 benefits described in paragraphs (a) and (c) of subsection 1. 11

An insurer must provide an accessible, transparent and 12 15. 13 expedited process which is not unduly burdensome by which an 14 insured, or the authorized representative of the insured, may request 15 an exception relating to any medical management technique used by 16 the insurer to obtain any benefit required by this section without a 17 higher deductible, copayment or coinsurance.

18

[15.] 16. As used in this section:

19 (a) "Medical management technique" means a practice which is 20 used to control the cost or utilization of health care services or 21 prescription drug use. The term includes, without limitation, the use 22 of step therapy, prior authorization or categorizing drugs and devices based on cost, type or method of administration. 23

24 (b) "Network plan" means a policy of group health insurance 25 offered by an insurer under which the financing and delivery of 26 medical care, including items and services paid for as medical care, 27 are provided, in whole or in part, through a defined set of providers 28 under contract with the insurer. The term does not include an 29 arrangement for the financing of premiums.

(c) "Provider of health care" has the meaning ascribed to it in 30 NRS 629.031. 31 32

(d) "Therapeutic equivalent" means a drug which:

33 (1) Contains an identical amount of the same active ingredients in the same dosage and method of administration as 34 35 another drug;

36 (2) Is expected to have the same clinical effect when administered to a patient pursuant to a prescription or order as 37 38 another drug; and

(3) Meets any other criteria required by the Food and Drug 39 40 Administration for classification as a therapeutic equivalent.

41 Sec. 15. NRS 689C.1676 is hereby amended to read as 42 follows:

43 689C.1676 1. Except as otherwise provided in subsection [7.] 44 8, a carrier that offers or issues a health benefit plan shall include in 45 the plan coverage for:





1 (a) Up to a 12-month supply, per prescription, of any type of 2 drug for contraception or its therapeutic equivalent which is: 3 (1) Lawfully prescribed or ordered; (2) Approved by the Food and Drug Administration; 4

- 5 6
  - (3) Listed in subsection [10;] 11; and (4) Dispensed in accordance with NRS 639.28075;
  - (b) Any type of device for contraception which is:
    - (1) Lawfully prescribed or ordered;
- 8 9 10

7

(2) Approved by the Food and Drug Administration; and (3) Listed in subsection [10;] 11;

(c) Self-administered hormonal contraceptives dispensed by a 11 12 pharmacist pursuant to NRS 639.28078;

13 (d) Insertion of a device for contraception or removal of such a 14 device if the device was inserted while the insured was covered by 15 the same health benefit plan;

16 (e) Education and counseling relating to the initiation of the use 17 of contraception and any necessary follow-up after initiating such 18 use:

19

(f) Management of side effects relating to contraception; [and]

20

(g) Voluntary sterilization [for women.]; 21 (h) Any clinical service relating to the drugs, devices and 22 services described in paragraphs (a) to (g), inclusive, including, 23 without limitation, services to monitor the use and effectiveness of

24 such drugs, devices and services; and

(i) One-quarter of the costs of any language translation 25 26 services provided to facilitate the provision of any item or service 27 described in paragraphs (a) to (h), inclusive.

28 2. An insured is entitled to reimbursement for services listed 29 in subsection 1 which are within the authorized scope of practice 30 of a pharmacist when such services are provided by a pharmacist who participates in the network plan of the carrier. The terms of 31 32 the health benefit plan must not limit:

33 (a) Coverage for services listed in subsection 1 and provided by such a pharmacist to a number of occasions less than the coverage 34 for such services when provided by another provider of health 35 36 care.

37 (b) Reimbursement for services listed in subsection 1 and 38 provided by such a pharmacist to an amount less than the amount reimbursed for similar services provided by a physician, physician 39 40 assistant or advanced practice registered nurse.

41 *3*. A carrier must ensure that the benefits required by 42 subsection 1 are made available to an insured through a provider of 43 health care who participates in the network plan of the carrier.

44 [3.] 4. If a covered therapeutic equivalent listed in subsection 1 45 is not available or a provider of health care deems a covered



1 therapeutic equivalent to be medically inappropriate, an alternate

2 therapeutic equivalent prescribed by a provider of health care must3 be covered by the carrier.

4 [4.] 5. Except as otherwise provided in subsections [8,] 9, 10 5 and [11,] 12, a carrier that offers or issues a health benefit plan shall 6 not:

7 (a) Require an insured to pay a higher deductible, any 8 copayment or coinsurance or require a longer waiting period or 9 other condition to obtain any benefit included in the health benefit 10 plan pursuant to subsection 1;

11 (b) Refuse to issue a health benefit plan or cancel a health 12 benefit plan solely because the person applying for or covered by 13 the plan uses or may use any such benefit;

(c) Offer or pay any type of material inducement or financial
incentive to an insured to discourage the insured from obtaining any
such benefit;

(d) Penalize a provider of health care who provides any such
benefit to an insured, including, without limitation, reducing the
reimbursement to the provider of health care;

(e) Offer or pay any type of material inducement, bonus or other
financial incentive to a provider of health care to deny, reduce,
withhold, limit or delay access to any such benefit to an insured; or

(f) Impose any other restrictions or delays on the access of aninsured to any such benefit.

25 **[5.] 6.** Coverage pursuant to this section for the covered dependent of an insured must be the same as for the insured.

27 [6.] 7. Except as otherwise provided in subsection [7,] 8, a
28 health benefit plan subject to the provisions of this chapter that is
29 delivered, issued for delivery or renewed on or after January 1,
30 [2022,] 2024, has the legal effect of including the coverage required
31 by subsection 1, and any provision of the plan or the renewal which
32 is in conflict with this section is void.

33 [7.] 8. A carrier that offers or issues a health benefit plan and 34 which is affiliated with a religious organization is not required to 35 provide the coverage required by subsection 1 if the carrier objects 36 on religious grounds. Such a carrier shall, before the issuance of a 37 health benefit plan and before the renewal of such a plan, provide to 38 the prospective insured written notice of the coverage that the 39 carrier refuses to provide pursuant to this subsection.

40 [8.] 9. A carrier may require an insured to pay a higher 41 deductible, copayment or coinsurance for a drug for contraception if 42 the insured refuses to accept a therapeutic equivalent of the drug.

43 [9.] 10. For each of the 18 methods of contraception listed in
44 subsection [10] 11 that have been approved by the Food and Drug
45 Administration, a health benefit plan must include at least one drug





1 or device for contraception within each method for which no 2 deductible, copayment or coinsurance may be charged to the 3 insured, but the carrier may charge a deductible, copayment or 4 coinsurance for any other drug or device that provides the same 5 method of contraception.

6 [10.] 11. The following 18 methods of contraception must be 7 covered pursuant to this section:

- 8 (a) Voluntary sterilization ; [for women;]
- 9 (b) Surgical sterilization implants for women;
- 10 (c) Implantable rods;
- 11 (d) Copper-based intrauterine devices;
- 12 (e) Progesterone-based intrauterine devices;
- 13 (f) Injections;
- 14 (g) Combined estrogen- and progestin-based drugs;
- 15 (h) Progestin-based drugs;
- 16 (i) Extended- or continuous-regimen drugs;
- 17 (j) Estrogen- and progestin-based patches;
- 18 (k) Vaginal contraceptive rings;
- 19 (1) Diaphragms with spermicide;
- 20 (m) Sponges with spermicide;
- 21 (n) Cervical caps with spermicide;
- 22 (o) Female condoms;
- 23 (p) Spermicide;

(q) Combined estrogen- and progestin-based drugs for
 emergency contraception or progestin-based drugs for emergency
 contraception; and

(r) Ulipristal acetate for emergency contraception.

28 **[11.] 12.** Except as otherwise provided in this section and 29 federal law, a carrier may use medical management techniques, 30 including, without limitation, any available clinical evidence, to 31 determine the frequency of or treatment relating to any benefit 32 required by this section or the type of provider of health care to use 33 for such treatment.

34

27

[12.] 13. A carrier shall not [use] :

(a) Use medical management techniques to require an insured to
 use a method of contraception other than the method prescribed or
 ordered by a provider of health care [-.

38 <u>-13.]</u>; or

#### 39 (b) Require an insured to obtain prior authorization for the 40 benefits described in paragraphs (a) and (c) of subsection 1.

41 **14.** A carrier must provide an accessible, transparent and 42 expedited process which is not unduly burdensome by which an 43 insured, or the authorized representative of the insured, may request 44 an exception relating to any medical management technique used by





the carrier to obtain any benefit required by this section without a
 higher deductible, copayment or coinsurance.

3

[14.] 15. As used in this section:

4 (a) "Medical management technique" means a practice which is 5 used to control the cost or utilization of health care services or 6 prescription drug use. The term includes, without limitation, the use 7 of step therapy, prior authorization or categorizing drugs and 8 devices based on cost, type or method of administration.

9 (b) "Network plan" means a health benefit plan offered by a 10 carrier under which the financing and delivery of medical care, 11 including items and services paid for as medical care, are provided, 12 in whole or in part, through a defined set of providers under contract 13 with the carrier. The term does not include an arrangement for the 14 financing of premiums.

15 (c) "Provider of health care" has the meaning ascribed to it in 16 NRS 629.031.

17

(d) "Therapeutic equivalent" means a drug which:

18 (1) Contains an identical amount of the same active 19 ingredients in the same dosage and method of administration as 20 another drug;

21 (2) Is expected to have the same clinical effect when 22 administered to a patient pursuant to a prescription or order as 23 another drug; and

(3) Meets any other criteria required by the Food and DrugAdministration for classification as a therapeutic equivalent.

26 Sec. 16. NRS 695A.1865 is hereby amended to read as 27 follows:

695A.1865 1. Except as otherwise provided in subsection [7,]
8, a society that offers or issues a benefit contract which provides
coverage for prescription drugs or devices shall include in the
contract coverage for:

32 (a) Up to a 12-month supply, per prescription, of any type of 33 drug for contraception or its therapeutic equivalent which is:

- 34 35
- (1) Lawfully prescribed or ordered;(2) Approved by the Food and Drug Administration;
- 36

39

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- (3) Listed in subsection [10;] 11; and
  (4) Dispensed in accordance with NRS 639.28075;
- 37 (4) Dispensed in accordance with NRS 639.280
  38 (b) Any type of device for contraception which is:
  - (1) Lawfully prescribed or ordered;
  - (2) Approved by the Food and Drug Administration; and
- 41 (3) Listed in subsection [10;] 11;

42 (c) Self-administered hormonal contraceptives dispensed by a
 43 pharmacist pursuant to NRS 639.28078;



1 (d) Insertion of a device for contraception or removal of such a 2 device if the device was inserted while the insured was covered by 3 the same benefit contract;

4 (e) Education and counseling relating to the initiation of the use 5 of contraception and any necessary follow-up after initiating such 6 use;

- 7
- 8

(f) Management of side effects relating to contraception; [and]

(g) Voluntary sterilization [for women.];

9 (h) Any clinical service relating to the drugs, devices and 10 services described in paragraphs (a) to (g), inclusive, including, 11 without limitation, services to monitor the use and effectiveness of 12 such drugs, devices and services; and

(i) One-quarter of the costs of any language translation
 services provided to facilitate the provision of any item or service
 described in paragraphs (a) to (h), inclusive.

16 2. An insured is entitled to reimbursement for services listed 17 in subsection 1 which are within the authorized scope of practice 18 of a pharmacist when such services are provided by a pharmacist 19 who participates in the network plan of the society. The terms of 20 the benefit contract must not limit:

(a) Coverage for services listed in subsection 1 and provided by
 such a pharmacist to a number of occasions less than the coverage
 for such services when provided by another provider of health
 care.

(b) Reimbursement for services listed in subsection 1 and
provided by such a pharmacist to an amount less than the amount
reimbursed for similar services provided by a physician, physician
assistant or advanced practice registered nurse.

**3.** A society must ensure that the benefits required by subsection 1 are made available to an insured through a provider of health care who participates in the network plan of the society.

32 [3.] 4. If a covered therapeutic equivalent listed in subsection 1 33 is not available or a provider of health care deems a covered 34 therapeutic equivalent to be medically inappropriate, an alternate 35 therapeutic equivalent prescribed by a provider of health care must 36 be covered by the society.

37 [4.] 5. Except as otherwise provided in subsections [8,] 9, 10
38 and [11,] 12, a society that offers or issues a benefit contract shall
39 not:

40 (a) Require an insured to pay a higher deductible, any 41 copayment or coinsurance or require a longer waiting period or 42 other condition for coverage for any benefit included in the benefit 43 contract pursuant to subsection 1;





1 (b) Refuse to issue a benefit contract or cancel a benefit contract 2 solely because the person applying for or covered by the contract 3 uses or may use any such benefit;

4 (c) Offer or pay any type of material inducement or financial 5 incentive to an insured to discourage the insured from obtaining any 6 such benefit;

7 (d) Penalize a provider of health care who provides any such 8 benefit to an insured, including, without limitation, reducing the 9 reimbursement to the provider of health care;

(e) Offer or pay any type of material inducement, bonus or other
financial incentive to a provider of health care to deny, reduce,
withhold, limit or delay access to any such benefit to an insured; or

13 (f) Impose any other restrictions or delays on the access of an 14 insured to any such benefit.

15 [5.] 6. Coverage pursuant to this section for the covered 16 dependent of an insured must be the same as for the insured.

17 [6.] 7. Except as otherwise provided in subsection [7,] 8, a 18 benefit contract subject to the provisions of this chapter that is 19 delivered, issued for delivery or renewed on or after January 1, 20 [2022,] 2024, has the legal effect of including the coverage required 21 by subsection 1, and any provision of the contract or the renewal 22 which is in conflict with this section is void.

A society that offers or issues a benefit contract and which is affiliated with a religious organization is not required to provide the coverage required by subsection 1 if the society objects on religious grounds. Such a society shall, before the issuance of a benefit contract and before the renewal of such a contract, provide to the prospective insured written notice of the coverage that the society refuses to provide pursuant to this subsection.

30 [8.] 9. A society may require an insured to pay a higher 31 deductible, copayment or coinsurance for a drug for contraception if 32 the insured refuses to accept a therapeutic equivalent of the drug.

33 For each of the 18 methods of contraception listed in <del>[9.]</del> 10. 34 subsection [10] 11 that have been approved by the Food and Drug 35 Administration, a benefit contract must include at least one drug or 36 device for contraception within each method for which no deductible, copayment or coinsurance may be charged to the 37 38 insured, but the society may charge a deductible, copayment or 39 coinsurance for any other drug or device that provides the same 40 method of contraception.

41 **[10.]** *11.* The following 18 methods of contraception must be 42 covered pursuant to this section:

- 43 (a) Voluntary sterilization ; [for women;]
- 44 (b) Surgical sterilization implants for women;
- 45 (c) Implantable rods;





- (d) Copper-based intrauterine devices; 1
- 2 (e) Progesterone-based intrauterine devices;
- 3 (f) Injections;

4

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- (g) Combined estrogen- and progestin-based drugs;
- (h) Progestin-based drugs;
- 6 (i) Extended- or continuous-regimen drugs;
- 7 (i) Estrogen- and progestin-based patches;
- (k) Vaginal contraceptive rings; 8
- 9 (1) Diaphragms with spermicide;
- (m) Sponges with spermicide; 10
- (n) Cervical caps with spermicide; 11
- 12 (o) Female condoms:
- 13 (p) Spermicide;

and progestin-based 14 (a) Combined estrogendrugs for 15 emergency contraception or progestin-based drugs for emergency 16 contraception; and 17

(r) Ulipristal acetate for emergency contraception.

[11.] 12. Except as otherwise provided in this section and 18 federal law, a society may use medical management techniques, 19 20 including, without limitation, any available clinical evidence, to determine the frequency of or treatment relating to any benefit 21 22 required by this section or the type of provider of health care to use 23 for such treatment.

- 24
  - <del>[12.]</del> **13**. A society shall not **[use]**:

25 (a) Use medical management techniques to require an insured to 26 use a method of contraception other than the method prescribed or 27 ordered by a provider of health care -

28 <del>-13.]</del> ; or

29 (b) Require an insured to obtain prior authorization for the 30 benefits described in paragraphs (a) and (c) of subsection 1.

31 14. A society must provide an accessible, transparent and expedited process which is not unduly burdensome by which an 32 33 insured, or the authorized representative of the insured, may request 34 an exception relating to any medical management technique used by 35 the society to obtain any benefit required by this section without a 36 higher deductible, copayment or coinsurance.

37

[14.] 15. As used in this section:

38 (a) "Medical management technique" means a practice which is used to control the cost or utilization of health care services or 39 40 prescription drug use. The term includes, without limitation, the use of step therapy, prior authorization or categorizing drugs and 41 42 devices based on cost, type or method of administration.

43 (b) "Network plan" means a benefit contract offered by a society 44 under which the financing and delivery of medical care, including 45 items and services paid for as medical care, are provided, in whole





or in part, through a defined set of providers under contract with the 1 2 society. The term does not include an arrangement for the financing 3 of premiums. (c) "Provider of health care" has the meaning ascribed to it in 4 5 NRS 629.031. 6 (d) "Therapeutic equivalent" means a drug which: 7 (1) Contains an identical amount of the same active ingredients in the same dosage and method of administration as 8 9 another drug: 10 (2) Is expected to have the same clinical effect when administered to a patient pursuant to a prescription or order as 11 12 another drug; and 13 (3) Meets any other criteria required by the Food and Drug 14 Administration for classification as a therapeutic equivalent. 15 Sec. 17. NRS 695B.1919 is hereby amended to read as 16 follows: 17 695B.1919 1. Except as otherwise provided in subsection [7] 18 8, an insurer that offers or issues a contract for hospital or medical 19 service shall include in the contract coverage for: (a) Up to a 12-month supply, per prescription, of any type of 20 21 drug for contraception or its therapeutic equivalent which is: 22 (1) Lawfully prescribed or ordered; 23 (2) Approved by the Food and Drug Administration; 24 (3) Listed in subsection [11;] 12; and 25 (4) Dispensed in accordance with NRS 639.28075; 26 (b) Any type of device for contraception which is: 27 (1) Lawfully prescribed or ordered; 28 (2) Approved by the Food and Drug Administration; and 29 (3) Listed in subsection [11;] 12; 30 (c) Self-administered hormonal contraceptives dispensed by a 31 pharmacist pursuant to NRS 639.28078; 32 (d) Insertion of a device for contraception or removal of such a 33 device if the device was inserted while the insured was covered by 34 the same contract for hospital or medical service; 35 (e) Education and counseling relating to the initiation of the use 36 of contraception and any necessary follow-up after initiating such 37 use; 38 (f) Management of side effects relating to contraception; [and] 39 (g) Voluntary sterilization [for women.]; 40 (h) Any clinical service relating to the drugs, devices and services described in paragraphs (a) to (g), inclusive, including, 41 42 without limitation, services to monitor the use and effectiveness of 43 such drugs, devices and services; and



1 (i) One-quarter of the costs of any language translation 2 services provided to facilitate the provision of any item or service 3 described in paragraphs (a) to (h), inclusive.

4 2. An insured is entitled to reimbursement for services listed 5 in subsection 1 which are within the authorized scope of practice 6 of a pharmacist when such services are provided by a pharmacist 7 who participates in the network plan of the hospital or medical 8 services corporation. The terms of the policy must not limit:

9 (a) Coverage for services listed in subsection 1 and provided by 10 such a pharmacist to a number of occasions less than the coverage 11 for such services when provided by another provider of health 12 care.

13 (b) Reimbursement for services listed in subsection 1 and 14 provided by such a pharmacist to an amount less than the amount 15 reimbursed for similar services provided by a physician, physician 16 assistant or advanced practice registered nurse.

**3.** An insurer that offers or issues a contract for hospital or medical services must ensure that the benefits required by subsection 1 are made available to an insured through a provider of health care who participates in the network plan of the insurer.

21 [3.] 4. If a covered therapeutic equivalent listed in subsection 1 22 is not available or a provider of health care deems a covered 23 therapeutic equivalent to be medically inappropriate, an alternate 24 therapeutic equivalent prescribed by a provider of health care must 25 be covered by the insurer.

26 [4,] 5. Except as otherwise provided in subsections [9,] 10, 11
27 and [12,] 13, an insurer that offers or issues a contract for hospital or
28 medical service shall not:

(a) Require an insured to pay a higher deductible, any
copayment or coinsurance or require a longer waiting period or
other condition to obtain any benefit included in the contract for
hospital or medical service pursuant to subsection 1;

(b) Refuse to issue a contract for hospital or medical service or
cancel a contract for hospital or medical service solely because the
person applying for or covered by the contract uses or may use any
such benefit;

(c) Offer or pay any type of material inducement or financial
incentive to an insured to discourage the insured from obtaining any
such benefit;

40 (d) Penalize a provider of health care who provides any such 41 benefit to an insured, including, without limitation, reducing the 42 reimbursement to the provider of health care;

43 (e) Offer or pay any type of material inducement, bonus or other
44 financial incentive to a provider of health care to deny, reduce,
45 withhold, limit or delay access to any such benefit to an insured; or





1 (f) Impose any other restrictions or delays on the access of an 2 insured to any such benefit.

3 [5.] 6. Coverage pursuant to this section for the covered 4 dependent of an insured must be the same as for the insured.

5 [6.] 7. Except as otherwise provided in subsection [7,] 8, a 6 contract for hospital or medical service subject to the provisions of 7 this chapter that is delivered, issued for delivery or renewed on or 8 after January 1, [2022,] 2024, has the legal effect of including the 9 coverage required by subsection 1, and any provision of the contract 10 or the renewal which is in conflict with this section is void.

11 <del>[7.]</del> 8. An insurer that offers or issues a contract for hospital or 12 medical service and which is affiliated with a religious organization 13 is not required to provide the coverage required by subsection 1 if 14 the insurer objects on religious grounds. Such an insurer shall, 15 before the issuance of a contract for hospital or medical service and 16 before the renewal of such a contract, provide to the prospective 17 insured written notice of the coverage that the insurer refuses to 18 provide pursuant to this subsection.

19 [8.] 9. If an insurer refuses, pursuant to subsection [7,] 8, to 20 provide the coverage required by subsection 1, an employer may 21 otherwise provide for the coverage for the employees of the 22 employer.

An insurer may require an insured to pay a higher deductible, copayment or coinsurance for a drug for contraception if the insured refuses to accept a therapeutic equivalent of the drug.

26 [10.] 11. For each of the 18 methods of contraception listed in 27 subsection [11] 12 that have been approved by the Food and Drug 28 Administration, a contract for hospital or medical service must 29 include at least one drug or device for contraception within each 30 method for which no deductible, copayment or coinsurance may be 31 charged to the insured, but the insurer may charge a deductible, 32 copayment or coinsurance for any other drug or device that provides the same method of contraception. 33

34 [11.] 12. The following 18 methods of contraception must be 35 covered pursuant to this section:

- 36 (a) Voluntary sterilization ; [for women;]
- 37 (b) Surgical sterilization implants for women;
- 38 (c) Implantable rods;
- 39 (d) Copper-based intrauterine devices;
- 40 (e) Progesterone-based intrauterine devices;
- 41 (f) Injections;
- 42 (g) Combined estrogen- and progestin-based drugs;
- 43 (h) Progestin-based drugs;
- 44 (i) Extended- or continuous-regimen drugs;
- 45 (j) Estrogen- and progestin-based patches;





- (k) Vaginal contraceptive rings; 1 2
  - (1) Diaphragms with spermicide;
  - (m) Sponges with spermicide;
- 4 (n) Cervical caps with spermicide;
  - (o) Female condoms;
- 6 (p) Spermicide;
- 7 (q) Combined estrogenand progestin-based drugs for emergency contraception or progestin-based drugs for emergency 8 9 contraception: and
- (r) Ulipristal acetate for emergency contraception. 10
- [12.] 13. Except as otherwise provided in this section and 11 12 federal law, an insurer that offers or issues a contract for hospital or 13 medical services may use medical management techniques, 14 including, without limitation, any available clinical evidence, to 15 determine the frequency of or treatment relating to any benefit 16 required by this section or the type of provider of health care to use 17 for such treatment.
- 18

3

5

<del>[13.]</del> **14**. An insurer shall not **[use]**:

19 (a) Use medical management techniques to require an insured to 20 use a method of contraception other than the method prescribed or 21 ordered by a provider of health care -

22 <del>14.]</del> : or

23 (b) Require an insured to obtain prior authorization for the 24 benefits described in paragraphs (a) and (c) of subsection 1.

- 25 15. An insurer must provide an accessible, transparent and 26 expedited process which is not unduly burdensome by which an 27 insured, or the authorized representative of the insured, may request 28 an exception relating to any medical management technique used by 29 the insurer to obtain any benefit required by this section without a 30 higher deductible, copayment or coinsurance.
- 31

[15.] 16. As used in this section:

32 (a) "Medical management technique" means a practice which is 33 used to control the cost or utilization of health care services or 34 prescription drug use. The term includes, without limitation, the use 35 of step therapy, prior authorization or categorizing drugs and 36 devices based on cost, type or method of administration.

- (b) "Network plan" means a contract for hospital or medical 37 38 service offered by an insurer under which the financing and delivery 39 of medical care, including items and services paid for as medical 40 care, are provided, in whole or in part, through a defined set of 41 providers under contract with the insurer. The term does not include 42 an arrangement for the financing of premiums.
- 43 (c) "Provider of health care" has the meaning ascribed to it in NRS 629.031. 44 45
  - (d) "Therapeutic equivalent" means a drug which:





(1) Contains an identical amount of the same active 1 2 ingredients in the same dosage and method of administration as 3 another drug; (2) Is expected to have the same clinical effect when 4 5 administered to a patient pursuant to a prescription or order as 6 another drug; and 7 (3) Meets any other criteria required by the Food and Drug 8 Administration for classification as a therapeutic equivalent. 9 Sec. 18. NRS 695C.1696 is hereby amended to read as 10 follows: 11 695C.1696 1. Except as otherwise provided in subsection [7] 12 9, a health maintenance organization that offers or issues a health 13 care plan shall include in the plan coverage for: 14 (a) Up to a 12-month supply, per prescription, of any type of 15 drug for contraception or its therapeutic equivalent which is: 16 (1) Lawfully prescribed or ordered; 17 (2) Approved by the Food and Drug Administration; 18 (3) Listed in subsection [11;] 13; and 19 (4) Dispensed in accordance with NRS 639.28075; 20 (b) Any type of device for contraception which is: 21 (1) Lawfully prescribed or ordered; 22 (2) Approved by the Food and Drug Administration; and 23 (3) Listed in subsection [11;] 13; 24 (c) Self-administered hormonal contraceptives dispensed by a 25 pharmacist pursuant to NRS 639.28078; 26 (d) Insertion of a device for contraception or removal of such a 27 device if the device was inserted while the enrollee was covered by 28 the same health care plan; 29 (e) Education and counseling relating to the initiation of the use of contraception and any necessary follow-up after initiating such 30 31 use; 32 (f) Management of side effects relating to contraception; [and] 33 (g) Voluntary sterilization [for women.]; (h) Any clinical service relating to the drugs, devices and 34 35 services described in paragraphs (a) to (g), inclusive, including, 36 without limitation, services to monitor the use and effectiveness of 37 such drugs, devices and services; and (i) Except as otherwise provided in subsection 2, one-quarter 38 39 of the costs of any language translation services provided to 40 facilitate the provision of any item or service described in 41 paragraphs (a) to (h), inclusive. 42 2. A health maintenance organization that provides health 43 care services through managed care to recipients of Medicaid 44 under the State Plan for Medicaid shall include in a health care 45 plan that covers such services coverage for:





– 26 –

1 (a) One-quarter of the costs of any language translation 2 services provided to facilitate the provision of any item or service 3 described in paragraphs (a) to (h), inclusive, of subsection 1 to a 4 recipient of Medicaid who is eligible for the Children's Health 5 Insurance Program; and

6 (b) One-half of the costs of any language translation services 7 provided to facilitate the provision of any item or service described 8 in paragraphs (a) to (h), inclusive, of subsection 1 to a recipient of 9 Medicaid who is not eligible for the Children's Health Insurance 10 Program.

11 3. An enrollee is entitled to reimbursement for services listed 12 in subsection 1 which are within the authorized scope of practice 13 of a pharmacist when such services are provided by a pharmacist 14 who participates in the network plan of the health maintenance 15 organization. The terms of the evidence of coverage must not 16 limit:

(a) Coverage for services listed in subsection 1 and provided by
such a pharmacist to a number of occasions less than the coverage
for such services when provided by another provider of health
care.

(b) Reimbursement for services listed in subsection 1 and
 provided by such a pharmacist to an amount less than the amount
 reimbursed for similar services provided by a physician, physician
 assistant or advanced practice registered nurse.

**4.** A health maintenance organization must ensure that the benefits required by **[subsection]** *subsections* 1 *and* 2 are made available to an enrollee through a provider of health care who participates in the network plan of the health maintenance organization.

30 [3.] 5. If a covered therapeutic equivalent listed in subsection 1
31 is not available or a provider of health care deems a covered
32 therapeutic equivalent to be medically inappropriate, an alternate
33 therapeutic equivalent prescribed by a provider of health care must
34 be covered by the health maintenance organization.

[4.] 6. Except as otherwise provided in subsections [9, 10] 11,
12 and [12,] 14, a health maintenance organization that offers or
issues a health care plan shall not:

(a) Require an enrollee to pay a higher deductible, any
copayment or coinsurance or require a longer waiting period or
other condition to obtain any benefit included in the health care plan
pursuant to subsection 1 [;] or 2;

42 (b) Refuse to issue a health care plan or cancel a health care plan
43 solely because the person applying for or covered by the plan uses
44 or may use any such benefit;





1 (c) Offer or pay any type of material inducement or financial 2 incentive to an enrollee to discourage the enrollee from obtaining 3 any such benefit;

4 (d) Penalize a provider of health care who provides any such 5 benefit to an enrollee, including, without limitation, reducing the 6 reimbursement of the provider of health care;

7 (e) Offer or pay any type of material inducement, bonus or other 8 financial incentive to a provider of health care to deny, reduce, 9 withhold, limit or delay access to any such benefit to an enrollee; or

10 (f) Impose any other restrictions or delays on the access of an 11 enrollee to any such benefit.

12 [5.] 7. Coverage pursuant to this section for the covered 13 dependent of an enrollee must be the same as for the enrollee.

14 [6.] 8. Except as otherwise provided in subsection [7,] 9, a 15 health care plan subject to the provisions of this chapter that is 16 delivered, issued for delivery or renewed on or after January 1, 17 [2022,] 2024, has the legal effect of including the coverage required 18 by [subsection] subsections 1 [.] and 2, and any provision of the 19 plan or the renewal which is in conflict with this section is void.

20 **7.** 9. A health maintenance organization that offers or issues 21 a health care plan and which is affiliated with a religious 22 organization is not required to provide the coverage required by 23 subsection 1 or 2 if the health maintenance organization objects on 24 religious grounds. Such an organization shall, before the issuance of 25 a health care plan and before the renewal of such a plan, provide to 26 the prospective enrollee written notice of the coverage that the 27 health maintenance organization refuses to provide pursuant to this 28 subsection.

[8.] 10. If a health maintenance organization refuses, pursuant
to subsection [7,] 9, to provide the coverage required by subsection
1 [,] or 2, an employer may otherwise provide for the coverage for
the employees of the employer.

<sup>33</sup> [9.] 11. A health maintenance organization may require an
<sup>34</sup> enrollee to pay a higher deductible, copayment or coinsurance for a
<sup>35</sup> drug for contraception if the enrollee refuses to accept a therapeutic
<sup>36</sup> equivalent of the drug.

37 [10.] 12. For each of the 18 methods of contraception listed in 38 subsection [11] 13 that have been approved by the Food and Drug 39 Administration, a health care plan must include at least one drug or 40 device for contraception within each method for which no 41 deductible, copayment or coinsurance may be charged to the 42 enrollee, but the health maintenance organization may charge a 43 deductible, copayment or coinsurance for any other drug or device 44 that provides the same method of contraception.





1 <del>[11.]</del> **13**. The following 18 methods of contraception must be 2 covered pursuant to this section:

- (a) Voluntary sterilization; [for women;]
- (b) Surgical sterilization implants for women;
- (c) Implantable rods;
- 6 (d) Copper-based intrauterine devices;
- 7 (e) Progesterone-based intrauterine devices;
- 8 (f) Injections;

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- 9 (g) Combined estrogen- and progestin-based drugs;
- (h) Progestin-based drugs; 10
- (i) Extended- or continuous-regimen drugs; 11
- 12 (i) Estrogen- and progestin-based patches;
- 13 (k) Vaginal contraceptive rings;
- 14 (1) Diaphragms with spermicide;
- 15 (m) Sponges with spermicide;
- 16 (n) Cervical caps with spermicide;
- 17 (o) Female condoms;
- 18 (p) Spermicide;

19 (q) Combined estrogenand progestin-based drugs for emergency contraception or progestin-based drugs for emergency 20 21 contraception: and

22 (r) Ulipristal acetate for emergency contraception.

23 [12.] 14. Except as otherwise provided in this section and 24 federal law, a health maintenance organization may use medical 25 management techniques, including, without limitation, any available 26 clinical evidence, to determine the frequency of or treatment relating 27 to any benefit required by this section or the type of provider of 28 health care to use for such treatment.

29 [13.] **15**. A health maintenance organization shall not **[use]**:

30 (a) Use medical management techniques to require an enrollee 31 to use a method of contraception other than the method prescribed 32 or ordered by a provider of health care .

33 -14.; or

#### (b) Require an enrollee to obtain prior authorization for the 34 35 benefits described in paragraphs (a) and (c) of subsection 1.

16. A health maintenance organization must provide an 36 37 accessible, transparent and expedited process which is not unduly 38 burdensome by which an enrollee, or the authorized representative of the enrollee, may request an exception relating to any medical 39 40 management technique used by the health maintenance organization to obtain any benefit required by this section without a higher 41 42 deductible, copayment or coinsurance.

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[15.] 17. As used in this section:

44 (a) "Medical management technique" means a practice which is 45 used to control the cost or utilization of health care services or





prescription drug use. The term includes, without limitation, the use
 of step therapy, prior authorization or categorizing drugs and
 devices based on cost, type or method of administration.

4 (b) "Network plan" means a health care plan offered by a health 5 maintenance organization under which the financing and delivery of 6 medical care, including items and services paid for as medical care, 7 are provided, in whole or in part, through a defined set of providers 8 under contract with the health maintenance organization. The term 9 does not include an arrangement for the financing of premiums.

10 (c) "Provider of health care" has the meaning ascribed to it in 11 NRS 629.031.

(d) "Therapeutic equivalent" means a drug which:

13 (1) Contains an identical amount of the same active 14 ingredients in the same dosage and method of administration as 15 another drug;

16 (2) Is expected to have the same clinical effect when 17 administered to a patient pursuant to a prescription or order as 18 another drug; and

(3) Meets any other criteria required by the Food and DrugAdministration for classification as a therapeutic equivalent.

21 Sec. 19. NRS 695G.1715 is hereby amended to read as 22 follows:

695G.1715 1. Except as otherwise provided in subsection [7,]
9, a managed care organization that offers or issues a health care plan shall include in the plan coverage for:

26 (a) Up to a 12-month supply, per prescription, of any type of 27 drug for contraception or its therapeutic equivalent which is:

- (1) Lawfully prescribed or ordered;
- (2) Approved by the Food and Drug Administration;
- (3) Listed in subsection [10;] 12; and
- (4) Dispensed in accordance with NRS 639.28075;
- 32 (b) Any type of device for contraception which is:
  - (1) Lawfully prescribed or ordered;
- 33 34 35

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- (2) Approved by the Food and Drug Administration; and
  (3) Listed in subsection [10;] 12;
- 36 (c) Self-administered hormonal contraceptives dispenses by a
   37 pharmacist pursuant to NRS 639.28078;

(d) Insertion of a device for contraception or removal of such a
device if the device was inserted while the insured was covered by
the same health care plan;

41 (e) Education and counseling relating to the initiation of the use 42 of contraception and any necessary follow-up after initiating such 43 use;

(f) Management of side effects relating to contraception; [and]
(g) Voluntary sterilization [for women.];





(h) Any clinical service relating to the drugs, devices and
services described in paragraphs (a) to (g), inclusive, including,
without limitation, services to monitor the use and effectiveness of
such drugs, devices and services; and

5 (i) Except as otherwise provided in subsection 2, one-quarter 6 of the costs of any language translation services provided to 7 facilitate the provision of any item or service described in 8 paragraphs (a) to (h), inclusive.

9 2. A managed care organization that provides health care 10 services through managed care to recipients of Medicaid under 11 the State Plan for Medicaid shall include in a health care plan 12 that covers such services coverage for:

(a) One-quarter of the costs of any language translation
services provided to facilitate the provision of any item or service
described in paragraphs (a) to (h), inclusive, of subsection 1 to a
recipient of Medicaid who is eligible for the Children's Health
Insurance Program; and

(b) One-half of the costs of any language translation services
provided to facilitate the provision of any item or service described
in paragraphs (a) to (h), inclusive, of subsection 1 to a recipient of
Medicaid who is not eligible for the Children's Health Insurance
Program.

23 3. An insured is entitled to reimbursement for services listed 24 in subsection 1 which are within the authorized scope of practice 25 of a pharmacist when such services are provided by a pharmacist 26 who participates in the network plan of the managed care 27 organization. The terms of the evidence of coverage must not 28 limit:

(a) Coverage for services listed in subsection 1 and provided by
such a pharmacist to a number of occasions less than the coverage
for such services when provided by another provider of health
care.

(b) Reimbursement for services listed in subsection 1 and
 provided by such a pharmacist to an amount less than the amount
 reimbursed for similar services provided by a physician, physician
 assistant or advanced practice registered nurse.

**4.** A managed care organization must ensure that the benefits required by **[subsection]** subsections 1 and 2 are made available to an insured through a provider of health care who participates in the network plan of the managed care organization.

41 [3.] 5. If a covered therapeutic equivalent listed in subsection 1 42 is not available or a provider of health care deems a covered 43 therapeutic equivalent to be medically inappropriate, an alternate 44 therapeutic equivalent prescribed by a provider of health care must 45 be covered by the managed care organization.





[4.] 6. Except as otherwise provided in subsections [8, 9] 10,
 11 and [11,] 13, a managed care organization that offers or issues a
 health care plan shall not:

4 (a) Require an insured to pay a higher deductible, any 5 copayment or coinsurance or require a longer waiting period or 6 other condition to obtain any benefit included in the health care plan 7 pursuant to subsection 1 [;] or 2;

(b) Refuse to issue a health care plan or cancel a health care plan
solely because the person applying for or covered by the plan uses
or may use any such benefits;

11 (c) Offer or pay any type of material inducement or financial 12 incentive to an insured to discourage the insured from obtaining any 13 such benefits;

(d) Penalize a provider of health care who provides any such
benefits to an insured, including, without limitation, reducing the
reimbursement of the provider of health care;

(e) Offer or pay any type of material inducement, bonus or other
financial incentive to a provider of health care to deny, reduce,
withhold, limit or delay access to any such benefits to an insured; or

20 (f) Impose any other restrictions or delays on the access of an 21 insured to any such benefits.

22 [5.] 7. Coverage pursuant to this section for the covered 23 dependent of an insured must be the same as for the insured.

24 [6.] 8. Except as otherwise provided in subsection [7,] 9, a
25 health care plan subject to the provisions of this chapter that is
26 delivered, issued for delivery or renewed on or after January 1,
27 [2022,] 2024, has the legal effect of including the coverage required
28 by [subsection] subsections 1 [.] and 2, and any provision of the
29 plan or the renewal which is in conflict with this section is void.

30 **7.** 9. A managed care organization that offers or issues a 31 health care plan and which is affiliated with a religious organization 32 is not required to provide the coverage required by subsection 1 or 2 33 if the managed care organization objects on religious grounds. Such an organization shall, before the issuance of a health care plan and 34 35 before the renewal of such a plan, provide to the prospective insured 36 written notice of the coverage that the managed care organization 37 refuses to provide pursuant to this subsection.

38 [8.] 10. A managed care organization may require an insured 39 to pay a higher deductible, copayment or coinsurance for a drug for 40 contraception if the insured refuses to accept a therapeutic 41 equivalent of the drug.

42 [9.] 11. For each of the 18 methods of contraception listed in 43 subsection [10] 12 that have been approved by the Food and Drug 44 Administration, a health care plan must include at least one drug or 45 device for contraception within each method for which no





1 deductible, copayment or coinsurance may be charged to the 2 insured, but the managed care organization may charge a deductible,

3 copayment or coinsurance for any other drug or device that provides 4 the same method of contraception

4 the same method of contraception.

5 [10.] 12. The following 18 methods of contraception must be 6 covered pursuant to this section:

- 7 (a) Voluntary sterilization ; [for women;]
  - (b) Surgical sterilization implants for women;
- 9 (c) Implantable rods;
- 10 (d) Copper-based intrauterine devices;
- 11 (e) Progesterone-based intrauterine devices;
- 12 (f) Injections;

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- 13 (g) Combined estrogen- and progestin-based drugs;
- 14 (h) Progestin-based drugs;
- 15 (i) Extended- or continuous-regimen drugs;
- 16 (j) Estrogen- and progestin-based patches;
- 17 (k) Vaginal contraceptive rings;
- 18 (1) Diaphragms with spermicide;
- 19 (m) Sponges with spermicide;
- 20 (n) Cervical caps with spermicide;
- 21 (o) Female condoms;
- 22 (p) Spermicide;

(q) Combined estrogen- and progestin-based drugs for
 emergency contraception or progestin-based drugs for emergency
 contraception; and

(r) Ulipristal acetate for emergency contraception.

27 **[11.] 13.** Except as otherwise provided in this section and 28 federal law, a managed care organization may use medical 29 management techniques, including, without limitation, any available 30 clinical evidence, to determine the frequency of or treatment relating 31 to any benefit required by this section or the type of provider of 32 health care to use for such treatment.

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[12.] 14. A managed care organization shall not [use] :

(a) Use medical management techniques to require an insured to
 use a method of contraception other than the method prescribed or
 ordered by a provider of health care [-.

37 <u>-13.]</u>; or

# (b) Require an insured to obtain prior authorization for the benefits described in paragraphs (a) and (c) of subsection 1.

40 **15.** A managed care organization must provide an accessible, 41 transparent and expedited process which is not unduly burdensome 42 by which an insured, or the authorized representative of the insured, 43 may request an exception relating to any medical management 44 technique used by the managed care organization to obtain any





benefit required by this section without a higher deductible,
 copayment or coinsurance.

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[14.] 16. As used in this section:

4 (a) "Medical management technique" means a practice which is 5 used to control the cost or utilization of health care services or 6 prescription drug use. The term includes, without limitation, the use 7 of step therapy, prior authorization or categorizing drugs and 8 devices based on cost, type or method of administration.

9 (b) "Network plan" means a health care plan offered by a managed care organization under which the financing and delivery of medical care, including items and services paid for as medical care, are provided, in whole or in part, through a defined set of providers under contract with the managed care organization. The term does not include an arrangement for the financing of premiums.

16 (c) "Provider of health care" has the meaning ascribed to it in 17 NRS 629.031.

(d) "Therapeutic equivalent" means a drug which:

19 (1) Contains an identical amount of the same active 20 ingredients in the same dosage and method of administration as 21 another drug;

22 (2) Is expected to have the same clinical effect when 23 administered to a patient pursuant to a prescription or order as 24 another drug; and

(3) Meets any other criteria required by the Food and Drug
 Administration for classification as a therapeutic equivalent.

27 Sec. 20. The provisions of NRS 354.599 do not apply to any 28 additional expenses of a local government that are related to the 29 provisions of this act.

30 Sec. 21. 1. This section becomes effective upon passage and 31 approval.

32 2. Sections 1 to 20, inclusive, of this act become effective:

(a) Upon passage and approval for the purpose of adopting any
regulations and performing any other preparatory administrative
tasks that are necessary to carry out the provisions of this act; and
(b) On January 1, 2024, for all other purposes.

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