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Insurance; Insurance for Boxers and Wrestlers

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individual policy³ of health insurance⁴ may reserve the option to pay benefits directly to the hospital or person rendering the health services.⁵ With the enactment of Chapter 364, a provision may be included in a blanket or group health insurance policy requiring the insurer to pay the indemnities directly to the hospital or person rendering the health services if the insured submits a written request.⁶ In addition, Chapter 364 gives the insured the right to assign benefits to the provider of health care under an individual health insurance policy.⁷

Once the insurer under any of these policies receives a copy of the assignment, Chapter 364 mandates that the benefits be paid to the assignee.⁸ The payment of benefits to the insured after receipt of a copy of assignment does not relieve the insurer of the obligation to pay the assignee.⁹ Consequently, the insurer must also pay the assignee upon receiving notice of incorrect payment.¹⁰

3. *Id.* §689A.030 (scope of the policy of health insurance); *see also id.* §689A.020 (a policy of health insurance does not include group or blanket health insurance).

4. *Id.* §681A.030 (definition of health insurance).

5. *Id.* §§689A.130, 689B.040, 689B.100.

6. *Id.* §§689B.040(1) (amended by 1983 Nev. Stat. c. 364, §2(1), at 880), 689B.100(2) (amended by 1983 Nev. Stat. c. 364, §3(2), at 880).

7. 1983 Nev. Stat. c. 364, §1(1), at 879; *see also* NEV. REV. STAT. §629.031 (definition of provider of health care).

8. 1983 Nev. Stat. c. 364, §§1(1), 2(1), 3(2), at 879-80.

9. *Id.* c. 364, §§1(2), 2(2), 3(3), at 879-80.

10. *Id.*

Insurance; insurance for boxers and wrestlers

NEV. REV. STAT. §467.— (new); §467.125 (amended).

S.B. 358 (Committee on Judiciary); 1983 STAT. Ch 515

Under prior law, the Nevada Athletic Commission could require insurance coverage for the costs of medical care necessitated by injuries received by a boxer or wrestler while preparing for or engaging in a boxing or wrestling contest or exhibition.¹ With the enactment of Chapter 515, coverage for injuries sustained while preparing for a contest or exhibition is no longer required.² In addition, the amount of coverage that must be obtained before a boxer or wrestler may engage in contests or exhibitions has been increased from \$1,000 to \$5,000.³

1. 1967 Nev. Stat. c. 474, §4(1), at 1263 (amending NEV. REV. STAT. §467.125).

2. *Compare* 1983 Nev. Stat. c. 515, §5(1), at 1383 (amending NEV. REV. STAT. §467.125) *with* 1967 Nev. Stat. c. 474, §4(1), at 1263 (amending NEV. REV. STAT. §467.125).

3. *Compare* 1983 Nev. Stat. c. 515, §5(1), at 1383 (amending NEV. REV. STAT. §467.125) *with* 1967 Nev. Stat. c. 474, §4(1), at 1263 (amending NEV. REV. STAT. §467.125).

Insurance

Furthermore, prior law specified that the proceeds from the insurance be paid directly to the injured boxer or wrestler.⁴ Chapter 515 mandates that if the costs of medical care have not been paid, the insurance policy proceeds must go directly to the physician or hospital providing the care.⁵

Finally, Chapter 515 establishes a Medical Advisory Board⁶ to assist the Nevada Athletic Commission in (1) preparing appropriate standards for the physical and mental examination of boxers and wrestlers,⁷ (2) recommending qualified physicians to examine boxers and wrestlers,⁸ and (3) giving advice regarding the physical or mental fitness of a boxer or wrestler.⁹ The Board is empowered to prepare and submit reports containing recommendations for revisions in the law deemed necessary to protect the health of boxers and wrestlers in the state.¹⁰

4. 1967 Nev. Stat. c. 474, §4(2)(1), at 1263 (amending NEV. REV. STAT. §467.125).

5. 1983 Nev. Stat. c. 515, §5(1), at 1383 (amending NEV. REV. STAT. §467.125).

6. *Id.* c. 515, §2, at 1383.

7. *Id.* c. 515, §4(1), at 1383 (standards not effective until approved by the commission).

8. *Id.* c. 515, §4(2), at 1383 (physicians must be licensed to practice in the state of Nevada).

9. *Id.* c. 515, §4(3), at 1383 (advice to be provided to the Commission if so requested).

10. *Id.* c. 515, §4(4), at 1383 (recommendations to be made to the legislature and the Commission).