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## Insurance; supplementing Medicare

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## **Insurance; reinsurers' requirements**

NEV. REV. STAT. §§ 680A.\_\_\_\_, 680B.\_\_\_\_ (new); §§ 679A.030, 680A.070, 680A.180, 680A.190, 681A.110, 695A.280 (amended).  
SB 127 (Committee on Commerce and Labor); 1987 STAT. Ch 301

Existing law defines an authorized insurer<sup>1</sup> as a person transacting insurance<sup>2</sup> under a certificate of authority issued by the Commissioner of Insurance.<sup>3</sup> Chapter 301 provides that only authorized insurers and authorized reinsurers<sup>4</sup> may transact reinsurance.<sup>5</sup> Chapter 301 requires that an insurer, in order to transact reinsurance, meet the same capital and surplus requirements imposed on authorized Nevada insurers.<sup>6</sup> Chapter 301 exempts insurers, however, who hold authorized reinsurance certificates issued under specified insurance tax requirements.<sup>7</sup>

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1. NEV. REV. STAT. § 679A.100 (definition of insurer).
  2. *Id.* § 679A.130 (definition of transacting insurance).
  3. *Id.* § 679A.030 1 (amended by Nev. Stat. ch. 301, sec. 1, at \_\_\_\_).
  4. 1987 Nev. Stat. ch. 301, sec. 2, at \_\_\_\_ (enacting NEV. REV. STAT. § 680A.\_\_\_\_) (authorized reinsurers are those who hold certificates of authority as reinsurers).
  5. *Id.* (no unauthorized transactions may be made with a domestic insurer in Nevada, by mail, or otherwise). NEV. REV. STAT. § 681A.110 (amended by 1987 Nev. Stat. ch. 301, sec. 8, at \_\_\_\_) (definition of reinsurance). Chapter 301, however, excepts insurers engaged only in specified activities from the requirement that they hold an authorized reinsurance certificate. *Id.* § 680A.070 (amended by 1987 Nev. Stat. ch. 301, sec. 3, at \_\_\_\_).
  6. NEV. REV. STAT. § 679A.030 (amended by 1987 Nev. Stat. ch. 301, sec. 2, at \_\_\_\_) (Chapter 301 does not apply to the joint reinsurance of title insurance risks or to reciprocal insurance).
  7. 1987 Nev. Stat. ch. 301, sec. 6, at \_\_\_\_ (enacting NEV. REV. STAT. § 680B.\_\_\_\_). See NEV. REV. STAT. §§ 680B-680B.039 (regarding requirements for insurers' taxes on net premiums).

## **Insurance; supplementing Medicare**

NEV. REV. STAT. § 689A.\_\_\_\_ (new).  
SB 22 (Townsend); 1987 STAT. Ch 348

Existing law provides programs for health insurance assistance to

the aged, blind, and disabled.<sup>1</sup> Chapter 348 prohibits an insurer<sup>2</sup> from selling a health insurance<sup>3</sup> policy<sup>4</sup> that supplements Medicare to a person who has purchased two other supplemental policies of health insurance.<sup>5</sup> Additionally, Chapter 348 requires an insurer selling a second supplemental policy to extend coverage without any reduction in benefits under the first policy.<sup>6</sup>

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1. See Social Security Act, 42 U.S.C. §§ 301-306, 401-425; NEV. REV. STAT. § 422.233 (state plan for supplementary assistance to needy, aged or blind persons); *id.* § 422.052 (definition of services to the aged, blind or disabled).

2. NEV. REV. STAT. § 679A.100 (definition of insurer).

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

4. *Id.* § 679A.112 (definition of policy).

5. 1987 Nev. Stat. ch. 348, sec. 1, at \_\_\_\_ (enacting NEV. REV. STAT. § 689A.\_\_\_\_); *cf.* 42 U.S.C. § 1395ss (voluntary certification of Medicare supplemental policies—to certify that policy meets certain standards and requirements).

6. 1987 Nev. Stat. ch. 348, sec. 1, at \_\_\_\_ (enacting NEV. REV. STAT. § 689A.\_\_\_\_).

## Insurance; group insurance policies

NEV. REV. STAT. §§ 689B.\_\_\_\_, 695B.\_\_\_\_, 695C.\_\_\_\_, 695D.\_\_\_\_ (new).

SB 330 (O'Donnell); 1987 STAT. Ch 372

Existing law requires group health insurance<sup>1</sup> policies<sup>2</sup> to contain a provision reducing the liability of the insurer for benefits obtained under another valid group insurance policy.<sup>3</sup> Chapter 372 mandates that the benefits of a primary policy of group insurance must be determined before the benefits of any other policy.<sup>4</sup> Thus, the benefits of a secondary policy of group insurance are determined after the benefits of a primary policy.<sup>5</sup> Chapter 372, however, mandates that

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1. NEV. REV. STAT. § 689B.020 (definition of group health insurance, eligible groups, and benefits).

2. *Id.* §§ 689B.030 (general requirements); 689B.033 (new-born children); 689B.034 (effect of benefits under other valid group coverage); 689B.035 (termination of coverage of dependent child); 689B.036 (benefits for treatment of alcohol or drug abuse); 689B.0375 (policy covering mastectomy must provide coverage for prosthetic devices and reconstructive surgery); 689B.260 (coverage relating to complications of pregnancy).

3. *Id.* § 689B.034.

4. 1987 Nev. Stat. ch. 372, sec. 2, at \_\_\_\_ (enacting NEV. REV. STAT. § 689B.\_\_\_\_).

5. *Id.*