Insurance; supplementing Medicare

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Insurance

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

\(^{GWH}\)

1. NEV. REV. STAT. § 679A.i00 (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 ____).
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 ____).

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. Chapter 348 prohibits an insurer from selling a health insurance policy that supplements Medicare to a person who has purchased two other supplemental policies of health insurance. Additionally, Chapter 348 requires an insurer selling a second supplemental policy to extend coverage without any reduction in benefits under the first policy.

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).

Insurance; group insurance policies

SB 330 (O’Donnell); 1987 STAT. Ch 372

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

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.
5. Id.