

ASSEMBLY BILL NO. 408—ASSEMBLYMEN JOINER, SPIEGEL, BILBRAY-AXELROD, FUMO, SPRINKLE; ARAUJO, BENITEZ-THOMPSON, BROOKS, BUSTAMANTE ADAMS, CARLTON, CARRILLO, COHEN, DALY, DIAZ, FLORES, FRIERSON, MCCURDY II, MONROE-MORENO, NEAL, OHRENSCHALL, SWANK AND THOMPSON

MARCH 20, 2017

Referred to Committee on Health and Human Services

SUMMARY—Revises provisions relating to Medicaid and health insurance. (BDR 38-957)

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

CONTAINS UNFUNDED MANDATE (§ 9)  
(NOT REQUESTED BY AFFECTED LOCAL GOVERNMENT)

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EXPLANATION – Matter in *bolded italics* is new; matter between brackets ~~omitted material~~ is material to be omitted.

AN ACT relating to health care; requiring the State Plan for Medicaid to cover certain preventive health care services and maternity and newborn care; revising provisions relating to the dispensing of contraceptives; requiring insurers to offer health insurance coverage regardless of the health status of a person; requiring insurers to allow the covered adult child of an insured to remain covered by the health insurance of the insured until 26 years of age; requiring insurers to provide coverage for certain family planning services and supplies and preventive health care services for women, adults and children at no cost; requiring insurers to provide coverage for maternity and newborn care; prohibiting providers of health care and insurers from discriminating against a person on certain grounds; and providing other matters properly relating thereto.



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**Legislative Counsel's Digest:**

1 Existing law provides that an insurer may not deny, limit or exclude a benefit  
2 provided by a health care plan in certain limited circumstances, including, without  
3 limitation, when a person has contracted for a blanket policy of accident or health  
4 insurance or in certain cases relating to adoption. (NRS 689B.500, 689C.190,  
5 695A.159, 695B.193, 695C.173, 695F.480) The Patient Protection and Affordable  
6 Care Act (Public Law 111-148, as amended) prohibits an insurer from establishing  
7 rules for eligibility for a health care plan based on sex or certain health status  
8 factors, including, without limitation, preexisting conditions, claims history or  
9 genetic information, and also prohibits an insurer from charging a higher premium,  
10 deductible or copay based on sex or these health status factors. (42 U.S.C. §  
11 300gg-4) **Sections 15, 31, 41, 48, 57, 68, 80, 83 and 94** of this bill align Nevada  
12 law with federal law and require all insurers to offer health insurance coverage  
13 regardless of the health status of a person and prohibits an insurer from denying,  
14 limiting or excluding a benefit or requiring an insured to pay a higher premium,  
15 deductible, coinsurance or copay based on the health status of the insured or the  
16 covered spouse or dependent of the insured.

17 The Patient Protection and Affordable Care Act (Public Law 111-148, as  
18 amended) requires all insurers to extend coverage for the covered adult child of an  
19 insured until such child reaches 26 years of age. (42 U.S.C. § 300gg-14) **Sections**  
20 **16, 25, 34, 49, 58, 69, 81 and 84** of this bill align Nevada law with federal law in  
21 this manner.

22 The Patient Protection and Affordable Care Act (Public Law 111-148, as  
23 amended) requires all health insurance plans to include coverage for maternity and  
24 newborn care. (42 U.S.C. § 18022(b)) **Sections 21, 32, 43, 53, 62, 73 and 88** of this  
25 bill align Nevada law with federal law in this manner.

26 The Patient Protection and Affordable Care Act (Public Law 111-148, as  
27 amended) requires all health insurance plans to include coverage, without any  
28 higher deductible or any copay or coinsurance, for certain preventive health care  
29 services for women, adults and children, including, without limitation, screenings  
30 and tests for certain diseases, counseling, contraceptive and other family planning  
31 drugs, devices and services as well as vaccinations. (42 U.S.C. § 300gg-13; 45  
32 C.F.R. § 147.130) **Sections 9-10, 16.5-20, 22, 25.5-30, 34.5-39, 49.5-52, 54, 55,**  
33 **58.5-61, 63, 64, 69.5-72, 76, 77, 84.5-87, 89 and 90** of this bill align Nevada law  
34 with federal law in this manner, and extend these requirements to health insurance  
35 purchased by local governments and the Public Employees' Benefits Program.  
36 **Sections 1.5-4, 5.5, 6 and 7** of this bill also require the State Plan for Medicaid to  
37 include certain preventive health care services for women, adults and children.

38 Existing law allows an insurer which is affiliated with a religious organization  
39 and which objects on religious grounds to providing coverage for contraceptive  
40 drugs and devices to exclude coverage in its policies, plans or contracts for such  
41 drugs and devices. (NRS 689A.0415, 689B.0376, 695B.1916, 695C.1694) **Sections**  
42 **16.5, 20.3, 20.6, 25.5, 30.3, 30.6, 58.5, 63.3, 63.6, 69.5, 74.3 and 74.6** of this bill  
43 move the religious exemption coverage for the contraceptive drugs, devices and  
44 services required by this bill to the new provisions relating to coverage of  
45 contraception. **Sections 34.5, 49.5 and 84.5** of this bill provide a religious  
46 exemption for insurers who are newly required by this bill to provide coverage of  
47 drugs and devices for contraception.

48 Existing law authorizes a pharmacist to dispense up to a 90-day supply of a  
49 drug pursuant to a valid prescription or order in certain circumstances. (NRS  
50 639.2396) **Section 11.3** of this bill requires a pharmacist to dispense up to a  
51 12-month supply of a drug for contraception or a therapeutic equivalent pursuant to  
52 a valid prescription or order if: (1) the patient has previously received a 3-month  
53 supply of the same drug; (2) the patient has previously received a 9-month supply  
54 of the same drug or a supply of the same drug for the balance of the plan year in



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55 which the 3-month supply was prescribed or ordered, whichever is less; (3) the  
56 patient is insured by the same health insurance plan; and (4) a provider of health  
57 care has not specified in the prescription or order that a different supply of the drug  
58 is necessary.

59 The Patient Protection and Affordable Care Act (Public Law 111-148, as  
60 amended) prohibits a provider of health care or state health insurance exchange  
61 who receives federal money from discriminating against a person on the basis of  
62 race, color, national origin, sex, age, or disability in providing health care services  
63 to the person. The Act also prohibits an insurer who receives federal money from  
64 discriminating against a person on those same grounds, as well as gender identity or  
65 expression. (42 U.S.C. § 18116; 45 C.F.R. § 92.207) The federal regulation that  
66 prohibits insurers from discriminating on the basis of gender identity or expression  
67 is no longer enforceable, however, because it was recently held to exceed the  
68 statutory authority granted by the Act. (*Franciscan Alliance Inc., v. Burwell*, 2016  
69 WL 7638311 (N.D. Tex. Dec. 31, 2016)) Federal regulations also require providers  
70 of health care, state health insurance exchanges and insurers to provide certain  
71 assistive services and notice of these nondiscrimination provisions to all persons  
72 who receive health care services. (45 C.F.R. §§ 92.8, 92.201, 92.202) **Sections 11**  
73 **and 12** of this bill generally align Nevada law with federal law, and prohibit a  
74 provider of health care or an insurer from discriminating against a person on these  
75 grounds, including, without limitation, discrimination based on gender identity or  
76 expression or sexual orientation.

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1 WHEREAS, Passage of the Patient Protection and Affordable  
2 Care Act, Public Law 111-148, as amended by Congress in 2010,  
3 granted all Nevadans certain rights relating to health insurance  
4 coverage and provided greater access to health care benefits in this  
5 State; and

6 WHEREAS, Congress currently is considering the repeal of the  
7 Patient Protection and Affordable Care Act; and

8 WHEREAS, The Nevada Legislature wishes to ensure that all  
9 Nevadans continue to have access to certain rights and health care  
10 benefits currently guaranteed by the Patient Protection and  
11 Affordable Care Act; and

12 WHEREAS, The Nevada Legislature intends to maintain, not  
13 expand, those rights and health care benefits as they existed on  
14 January 1, 2017; now, therefore,

15

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

18

19 **Section 1.** Chapter 422 of NRS is hereby amended by adding  
20 thereto the provisions set forth as sections 1.5 to 6, inclusive, of this  
21 act.

22 **Sec. 1.5. 1. *The Director shall include in the State Plan for***  
23 ***Medicaid a requirement that the State pay the nonfederal share of***  
24 ***expenditures for family planning services and supplies, including,***  
25 ***without limitation:***



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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;*  
4 (2) *Approved by the Food and Drug Administration; and*  
5 (3) *Dispensed in accordance with section 11.3 of this act;*

6 (b) *Any type of device for contraception which is:*

- 7 (1) *Lawfully prescribed or ordered; and*  
8 (2) *Approved by the Food and Drug Administration;*

9 (c) *Insertion or removal of a device for contraception;*

10 (d) *Education and counseling relating to the initiation of the*  
11 *use of contraception and any necessary follow-up after initiating*  
12 *such use;*

13 (e) *Management of side effects relating to contraception; and*

14 (f) *Voluntary sterilization for women.*

15 2. *Except as otherwise provided in subsections 4 and 5, to*  
16 *obtain any benefit included in the Plan pursuant to subsection 1, a*  
17 *person enrolled in Medicaid must not be required to:*

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

19 (b) *Be subject to a longer waiting period or any other*  
20 *condition.*

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

26 4. *The Plan may require a person enrolled in Medicaid to pay*  
27 *a higher deductible, copayment or coinsurance for a drug for*  
28 *contraception if the person refuses to accept a therapeutic*  
29 *equivalent of the drug.*

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

37 6. *As used in this section, "therapeutic equivalent" means a*  
38 *drug which:*

39 (a) *Contains an identical amount of the same active*  
40 *ingredients in the same dosage and method of administration as*  
41 *another drug;*

42 (b) *Is expected to have the same clinical effect when*  
43 *administered to a patient pursuant to a prescription or order as*  
44 *another drug; and*



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

3 **Sec. 2. 1.** *The Director shall include in the State Plan for*  
4 *Medicaid a requirement that the State pay the nonfederal share of*  
5 *expenditures incurred for:*

6 (a) *Counseling and support for breastfeeding;*

7 (b) *Screening and counseling for interpersonal and domestic*  
8 *violence;*

9 (c) *Counseling for sexually transmitted diseases;*

10 (d) *Screening for blood pressure abnormalities and diabetes,*  
11 *including gestational diabetes;*

12 (e) *An annual screening for cervical cancer;*

13 (f) *Screening for depression;*

14 (g) *Such well-woman preventive visits as recommended by the*  
15 *Health Resources and Services Administration;*

16 (h) *A daily dose of 0.4 to 0.8 milligrams of folic acid for*  
17 *women who are capable of becoming pregnant;*

18 (i) *Aspirin for the prevention of preeclampsia for women who*  
19 *are determined to be at a high risk of that condition after 12 weeks*  
20 *of gestation;*

21 (j) *Medication to prevent breast cancer for women who are at*  
22 *a high risk of developing breast cancer and have a low risk of*  
23 *adverse side effects from the medication; and*

24 (k) *Prophylactic ocular tubal medication for the prevention of*  
25 *gonococcal ophthalmia in newborns.*

26 **2.** *To obtain any benefit provided in the Plan pursuant to*  
27 *subsection 1, a recipient of Medicaid must not be required to:*

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

29 (b) *Be subject to a longer waiting period or any other*  
30 *condition.*

31 **Sec. 3. 1.** *The Director shall include in the State Plan for*  
32 *Medicaid a requirement that the State pay the nonfederal share of*  
33 *expenditures incurred for:*

34 (a) *Counseling relating to the dietary needs of adults who are*  
35 *at a high risk of chronic diseases;*

36 (b) *Statin preventive medication for persons between the ages*  
37 *of 40 and 75 years who do not have a history of cardiovascular*  
38 *disease, but who have:*

39 (1) *One or more risk factors for cardiovascular disease;*  
40 *and*

41 (2) *A calculated risk of at least 10 percent of acquiring*  
42 *cardiovascular disease within the next 10 years;*

43 (c) *Aspirin for persons between the ages of 50 and 59 years*  
44 *who have a calculated risk of at least 10 percent of acquiring*



1 *cardiovascular disease within the next 10 years and a life*  
2 *expectancy of at least 10 years;*

3 *(d) Vitamin D supplements for persons who are at least 65*  
4 *years of age to prevent the person from falling if the person:*

5 *(1) Does not reside in a medical facility or a facility for the*  
6 *dependent; and*

7 *(2) Has an increased risk of falls;*

8 *(e) Tuberculosis screenings for latent tuberculosis infection in*  
9 *persons with increased risk of contracting tuberculosis;*

10 *(f) Screening for high blood pressure to confirm a diagnosis*  
11 *made outside a clinical setting before treatment is commenced;*

12 *(g) One abdominal aortic screening by ultrasound to detect*  
13 *abdominal aortic aneurisms for men between the ages of 65 and*  
14 *75 years who have smoked during their lifetimes;*

15 *(h) Screening for hepatitis B infection for persons who are at a*  
16 *high risk of contracting hepatitis B;*

17 *(i) Screening for hepatitis C infection for persons who are at a*  
18 *high risk of contracting hepatitis C;*

19 *(j) One screening for hepatitis C infection for persons born*  
20 *between 1945 and 1965;*

21 *(k) Screening for osteoporosis for women who:*

22 *(1) Are 65 years of age and older; or*

23 *(2) Have a risk of fracturing a bone equal to or greater*  
24 *than that of a woman who is 65 years of age without any*  
25 *additional risk factors;*

26 *(l) Screening for alcohol misuse for persons 18 years of age or*  
27 *older;*

28 *(m) If a person engages in risky or hazardous consumption of*  
29 *alcohol, as determined by the screening described in paragraph*  
30 *(l), behavioral counseling to reduce such behavior; and*

31 *(n) Screening for lung cancer using low-dose computed*  
32 *tomography for persons between the ages of 55 and 80 years who:*

33 *(1) Have a smoking history of 30 pack-years;*

34 *(2) Smoke or have stopped smoking within the immediately*  
35 *preceding 15 years; and*

36 *(3) Do not suffer from a health problem that substantially*  
37 *limits the life expectancy of the person or the willingness of the*  
38 *person to undergo curative surgery.*

39 *2. To obtain any benefit provided in the Plan pursuant to*  
40 *subsection 1, a recipient of Medicaid must not be required to:*

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

42 *(b) Be subject to a longer waiting period or any other*  
43 *condition.*

44 *3. As used in this section:*



1 (a) "Computed tomography" means the process of producing  
2 sectional and three-dimensional images using external ionizing  
3 radiation.

4 (b) "Facility for the dependent" has the meaning ascribed to it  
5 in NRS 449.0045.

6 (c) "Medical facility" has the meaning ascribed to it in  
7 NRS 449.0151.

8 (d) "Pack-year" means the product of the number of packs of  
9 cigarettes smoked per day and the number of years that the person  
10 has smoked.

11 **Sec. 4. 1. The Director shall include in the State Plan for**  
12 **Medicaid a requirement that the State pay the nonfederal share of**  
13 **expenditures incurred for:**

14 (a) Screening for depression;

15 (b) Smoking cessation programs;

16 (c) Screening, tests and counseling for such other health  
17 conditions and diseases as recommended by the Health Resources  
18 and Services Administration for persons less than 18 years of age;

19 (d) Assessments relating to height, weight, body mass index  
20 and medical history of persons less than 18 years of age; and

21 (e) All vaccinations recommended by the Advisory Committee  
22 on Immunization Practices of the Centers for Disease Control and  
23 Prevention of the United States Department of Health and Human  
24 Services or its successor organization.

25 2. To obtain any benefit provided in the Plan pursuant to  
26 subsection 1, a recipient of Medicaid must not be required to:

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

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

30 **Sec. 5. (Deleted by amendment.)**

31 **Sec. 5.5. The Director may include in the State Plan for**  
32 **Medicaid a requirement that, to the extent money is available, the**  
33 **State pay the nonfederal share of expenditures incurred for:**

34 1. Supplies for breastfeeding; and

35 2. Such prenatal screenings and tests as recommended by the  
36 American College of Obstetricians and Gynecologists or its  
37 successor organization.

38 **Sec. 6. The Director shall include in the State Plan for**  
39 **Medicaid a requirement that the State pay the nonfederal share of**  
40 **expenditures incurred for:**

41 1. A mammogram;

42 2. Counseling concerning genetic testing for breast cancer  
43 for women who are at a high risk of developing breast cancer; and

44 3. Counseling concerning breast cancer chemoprevention for  
45 women who are at risk of developing breast cancer.



1       **Sec. 7.** NRS 422.2718 is hereby amended to read as follows:  
2       422.2718 1. The Director shall include in the State Plan for  
3 Medicaid a requirement that the State shall pay the nonfederal share  
4 of expenses incurred for ~~administering~~ :

5       (a) *Testing for human papillomavirus; and*

6       (b) *Administering* the human papillomavirus vaccine ~~to women~~  
7 ~~and girls~~ at such ages as recommended for vaccination by a  
8 competent authority, including, without limitation, the Centers for  
9 Disease Control and Prevention of the United States Department of  
10 Health and Human Services, the Food and Drug Administration or  
11 the manufacturer of the vaccine.

12       2. For the purposes of this section, "human papillomavirus  
13 vaccine" means the Quadrivalent Human Papillomavirus  
14 Recombinant Vaccine or its successor which is approved by the  
15 Food and Drug Administration to be used for the prevention of  
16 human papillomavirus infection and cervical cancer.

17       **Sec. 7.5.** NRS 422.401 is hereby amended to read as follows:

18       422.401 As used in NRS 422.401 to 422.406, inclusive, *and*  
19 *section 1.5 of this act*, unless the context otherwise requires, the  
20 words and terms defined in NRS 422.4015 and 422.402 have the  
21 meanings ascribed to them in those sections.

22       **Sec. 8.** NRS 422.403 is hereby amended to read as follows:

23       422.403 1. ~~The~~ *Except as otherwise provided in NRS*  
24 *422.2718, the* Department shall, by regulation, establish and manage  
25 the use by the Medicaid program of step therapy and prior  
26 authorization for prescription drugs.

27       2. ~~The~~ *Except as otherwise provided in NRS 422.2718, the*  
28 Drug Use Review Board shall:

29       (a) Advise the Department concerning the use by the Medicaid  
30 program of step therapy and prior authorization for prescription  
31 drugs;

32       (b) Develop step therapy protocols and prior authorization  
33 policies and procedures for use by the Medicaid program for  
34 prescription drugs; and

35       (c) Review and approve, based on clinical evidence and best  
36 clinical practice guidelines and without consideration of the cost of  
37 the prescription drugs being considered, step therapy protocols used  
38 by the Medicaid program for prescription drugs.

39       3. The Department shall not require the Drug Use Review  
40 Board to develop, review or approve prior authorization policies or  
41 procedures necessary for the operation of the list of preferred  
42 prescription drugs developed for the Medicaid program pursuant to  
43 NRS 422.4025.

44       4. The Department shall accept recommendations from the  
45 Drug Use Review Board as the basis for developing or revising step



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1 therapy protocols and prior authorization policies and procedures  
2 used by the Medicaid program for prescription drugs.

3 **Sec. 9.** NRS 287.010 is hereby amended to read as follows:

4 287.010 1. The governing body of any county, school  
5 district, municipal corporation, political subdivision, public  
6 corporation or other local governmental agency of the State of  
7 Nevada may:

8 (a) Adopt and carry into effect a system of group life, accident  
9 or health insurance, or any combination thereof, for the benefit of its  
10 officers and employees, and the dependents of officers and  
11 employees who elect to accept the insurance and who, where  
12 necessary, have authorized the governing body to make deductions  
13 from their compensation for the payment of premiums on the  
14 insurance.

15 (b) Purchase group policies of life, accident or health insurance,  
16 or any combination thereof, for the benefit of such officers and  
17 employees, and the dependents of such officers and employees, as  
18 have authorized the purchase, from insurance companies authorized  
19 to transact the business of such insurance in the State of Nevada,  
20 and, where necessary, deduct from the compensation of officers and  
21 employees the premiums upon insurance and pay the deductions  
22 upon the premiums.

23 (c) Provide group life, accident or health coverage through a  
24 self-insurance reserve fund and, where necessary, deduct  
25 contributions to the maintenance of the fund from the compensation  
26 of officers and employees and pay the deductions into the fund. The  
27 money accumulated for this purpose through deductions from the  
28 compensation of officers and employees and contributions of the  
29 governing body must be maintained as an internal service fund as  
30 defined by NRS 354.543. The money must be deposited in a state or  
31 national bank or credit union authorized to transact business in the  
32 State of Nevada. Any independent administrator of a fund created  
33 under this section is subject to the licensing requirements of chapter  
34 683A of NRS, and must be a resident of this State. Any contract  
35 with an independent administrator must be approved by the  
36 Commissioner of Insurance as to the reasonableness of  
37 administrative charges in relation to contributions collected and  
38 benefits provided. The provisions of NRS 687B.408, 689B.030 to  
39 689B.050, inclusive, *and sections 25 to 28, inclusive, of this act*  
40 *and 689B.287 and 689B.500 and 689B.520* apply to coverage  
41 provided pursuant to this paragraph **H**, *except that the provisions*  
42 *of NRS 689B.500 and 689B.520 and sections 25 to 28, inclusive,*  
43 *of this act only apply to coverage for active officers and*  
44 *employees of the governing body or the dependents of such*  
45 *officers and employees.*



1 (d) Defray part or all of the cost of maintenance of a self-  
2 insurance fund or of the premiums upon insurance. The money for  
3 contributions must be budgeted for in accordance with the laws  
4 governing the county, school district, municipal corporation,  
5 political subdivision, public corporation or other local governmental  
6 agency of the State of Nevada.

7 2. If a school district offers group insurance to its officers and  
8 employees pursuant to this section, members of the board of trustees  
9 of the school district must not be excluded from participating in the  
10 group insurance. If the amount of the deductions from compensation  
11 required to pay for the group insurance exceeds the compensation to  
12 which a trustee is entitled, the difference must be paid by the trustee.

13 3. In any county in which a legal services organization exists,  
14 the governing body of the county, or of any school district,  
15 municipal corporation, political subdivision, public corporation or  
16 other local governmental agency of the State of Nevada in the  
17 county, may enter into a contract with the legal services  
18 organization pursuant to which the officers and employees of the  
19 legal services organization, and the dependents of those officers and  
20 employees, are eligible for any life, accident or health insurance  
21 provided pursuant to this section to the officers and employees, and  
22 the dependents of the officers and employees, of the county, school  
23 district, municipal corporation, political subdivision, public  
24 corporation or other local governmental agency.

25 4. If a contract is entered into pursuant to subsection 3, the  
26 officers and employees of the legal services organization:

27 (a) Shall be deemed, solely for the purposes of this section, to be  
28 officers and employees of the county, school district, municipal  
29 corporation, political subdivision, public corporation or other local  
30 governmental agency with which the legal services organization has  
31 contracted; and

32 (b) Must be required by the contract to pay the premiums or  
33 contributions for all insurance which they elect to accept or of which  
34 they authorize the purchase.

35 5. A contract that is entered into pursuant to subsection 3:

36 (a) Must be submitted to the Commissioner of Insurance for  
37 approval not less than 30 days before the date on which the contract  
38 is to become effective.

39 (b) Does not become effective unless approved by the  
40 Commissioner.

41 (c) Shall be deemed to be approved if not disapproved by the  
42 Commissioner within 30 days after its submission.

43 6. As used in this section, "legal services organization" means  
44 an organization that operates a program for legal aid and receives  
45 money pursuant to NRS 19.031.



1       **Sec. 9.5.** NRS 287.0272 is hereby amended to read as follows:

2       287.0272 1. If the governing body of any county, school  
3 district, municipal corporation, political subdivision, public  
4 corporation or other local governmental agency of the State of  
5 Nevada provides health insurance through a plan of self-insurance,  
6 the plan must provide coverage for benefits payable for expenses  
7 incurred for administering the human papillomavirus vaccine ~~to~~  
8 ~~women and girls~~ at such ages as recommended for vaccination by a  
9 competent authority, including, without limitation, the Centers for  
10 Disease Control and Prevention of the United States Department of  
11 Health and Human Services, the Food and Drug Administration or  
12 the manufacturer of the vaccine.

13       2. The plan of self-insurance must not require an insured to  
14 obtain prior authorization for any service provided pursuant to  
15 subsection 1.

16       3. A plan of self-insurance described in subsection 1 which is  
17 delivered, issued for delivery or renewed on or after July 1, 2007,  
18 has the legal effect of including the coverage required by subsection  
19 1, and any provision of the plan which is in conflict with subsection  
20 1 is void.

21       4. For the purposes of this section, “human papillomavirus  
22 vaccine” means the Quadrivalent Human Papillomavirus  
23 Recombinant Vaccine or its successor which is approved by the  
24 Food and Drug Administration for the prevention of human  
25 papillomavirus infection and cervical cancer.

26       **Sec. 10.** NRS 287.04335 is hereby amended to read as  
27 follows:

28       287.04335 If the Board provides health insurance through a  
29 plan of self-insurance, it shall comply with the provisions of NRS  
30 689B.255, 695G.150, 695G.160, 695G.162, 695G.164, 695G.1645,  
31 695G.1665, 695G.167, 695G.170 to 695G.173, inclusive, 695G.177,  
32 695G.200 to 695G.230, inclusive, 695G.241 to 695G.310, inclusive,  
33 and 695G.405, *and sections 83 to 89, inclusive, of this act*, in the  
34 same manner as an insurer that is licensed pursuant to title 57 of  
35 NRS is required to comply with those provisions.

36       **Sec. 11.** Chapter 629 of NRS is hereby amended by adding  
37 thereto a new section to read as follows:

38       1. *Except as otherwise provided in subsection 2, a provider of*  
39 *health care shall not discriminate in providing a health care*  
40 *service to a person on the basis of race, color, national origin, sex,*  
41 *age, physical or mental disability, sexual orientation or gender*  
42 *identity or expression.*

43       2. *A provider of health care may make distinctions in*  
44 *providing health care services based on sex or gender identity or*  
45 *expression if the provider has an exceedingly persuasive*



1 *justification for the distinction, which may include, without*  
2 *limitation, that the distinction is substantially related to the*  
3 *achievement of an important health or scientific objective.*

4 3. *A provider of health care must provide reasonable notice to*  
5 *a person who receives health care services relating to the*  
6 *provisions of this section.*

7 4. *A provider of health care must take reasonable steps to*  
8 *ensure that a person with limited English proficiency or physical*  
9 *or mental disabilities who receives health care services from the*  
10 *provider has access to any assistance services which may be*  
11 *needed for the person to communicate effectively with the*  
12 *provider.*

13 5. *As used in this section:*

14 (a) *“Gender identity or expression” has the meaning ascribed*  
15 *to it in NRS 193.0148.*

16 (b) *“Health care service” means the care and observation of*  
17 *patients, the diagnosis of human diseases, the treatment and*  
18 *rehabilitation of patients, or related services.*

19 (c) *“Sexual orientation” has the meaning ascribed to it in*  
20 *NRS 118.093.*

21 **Sec. 11.3.** Chapter 639 of NRS is hereby amended by adding  
22 thereto a new section to read as follows:

23 1. *Except as otherwise provided in subsections 2 and 3,*  
24 *pursuant to a valid prescription or order for a drug to be used for*  
25 *contraception or its therapeutic equivalent which has been*  
26 *approved by the Food and Drug Administration a pharmacist*  
27 *shall:*

28 (a) *The first time dispensing the drug or therapeutic equivalent*  
29 *to the patient, dispense up to a 3-month supply of the drug or*  
30 *therapeutic equivalent.*

31 (b) *The second time dispensing the drug or therapeutic*  
32 *equivalent to the patient, dispense up to a 9-month supply of the*  
33 *drug or therapeutic equivalent, or any amount which covers the*  
34 *remainder of the plan year if the patient is covered by a health*  
35 *care plan, whichever is less.*

36 (c) *For a refill in a plan year following the initial dispensing of*  
37 *a drug or therapeutic equivalent pursuant to paragraphs (a) and*  
38 *(b), dispense up to a 12-month supply of the drug or therapeutic*  
39 *equivalent or any amount which covers the remainder of the plan*  
40 *year if the patient is covered by a health care plan, whichever is*  
41 *less.*

42 2. *The provisions of paragraphs (b) and (c) of subsection 1*  
43 *only apply if:*

44 (a) *The drug for contraception or the therapeutic equivalent of*  
45 *such drug is the same drug or therapeutic equivalent which was*



1 *previously prescribed or ordered pursuant to paragraph (a) of*  
2 *subsection 1; and*

3 *(b) The patient is covered by the same health care plan.*

4 *3. If a prescription or order for a drug for contraception or its*  
5 *therapeutic equivalent limits the dispensing of the drug or*  
6 *therapeutic equivalent to a quantity which is less than the amount*  
7 *otherwise authorized to be dispensed pursuant to subsection 1, the*  
8 *pharmacist must dispense the drug or therapeutic equivalent in*  
9 *accordance with the quantity specified in the prescription or order.*

10 *4. As used in this section:*

11 *(a) "Health care plan" means a policy, contract, certificate or*  
12 *agreement offered or issued by an insurer, including without*  
13 *limitation, the State Plan for Medicaid, to provide, deliver, arrange*  
14 *for, pay for or reimburse any of the costs of health care services.*

15 *(b) "Plan year" means the year designated in the evidence of*  
16 *coverage of a health care plan in which a person is covered by*  
17 *such plan.*

18 *(c) "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*

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

27 **Sec. 11.6.** NRS 639.2396 is hereby amended to read as  
28 follows:

29 639.2396 1. Except as otherwise provided by subsection 2, a  
30 prescription which bears specific authorization to refill, given by the  
31 prescribing practitioner at the time he or she issued the original  
32 prescription, or a prescription which bears authorization permitting  
33 the pharmacist to refill the prescription as needed by the patient,  
34 may be refilled for the number of times authorized or for the period  
35 authorized if it was refilled in accordance with the number of doses  
36 ordered and the directions for use.

37 2. ~~1A~~ *Except as otherwise provided in section 11.3 of this act,*  
38 *a pharmacist may, in his or her professional judgment and pursuant*  
39 *to a valid prescription that specifies an initial amount of less than a*  
40 *90-day supply of a drug other than a controlled substance followed*  
41 *by periodic refills of the initial amount of the drug, dispense not*  
42 *more than a 90-day supply of the drug if:*

43 *(a) The patient has used an initial 30-day supply of the drug or*  
44 *the drug has previously been prescribed to the patient in a 90-day*  
45 *supply;*



1 (b) The total number of dosage units that are dispensed pursuant  
2 to the prescription does not exceed the total number of dosage units,  
3 including refills, that are authorized on the prescription by the  
4 prescribing practitioner; and

5 (c) The prescribing practitioner has not specified on the  
6 prescription that dispensing the prescription in an initial amount of  
7 less than a 90-day supply followed by periodic refills of the initial  
8 amount of the drug is medically necessary.

9 3. Nothing in this section shall be construed to alter the  
10 coverage provided under any contract or policy of health insurance,  
11 health plan or program or other agreement arrangement that  
12 provides health coverage.

13 **Sec. 12.** Chapter 679A of NRS is hereby amended by adding  
14 thereto a new section to read as follows:

15 *1. Except as otherwise provided in subsection 2, an insurer*  
16 *who offers a policy of health insurance shall not refuse to provide*  
17 *coverage to or discriminate against a person based on race, color,*  
18 *national origin, sex, age, physical or mental disability, sexual*  
19 *orientation or gender identity or expression. Such discriminatory*  
20 *actions include, without limitation:*

21 *(a) Cancelling a policy;*

22 *(b) Refusing to provide a benefit which is available under a*  
23 *policy to other similarly situated persons;*

24 *(c) Limiting coverage of a claim; or*

25 *(d) Imposing an additional deductible, premium, copay,*  
26 *coinsurance or any other limitation or restriction on coverage.*

27 *2. An insurer may include distinctions in a policy of health*  
28 *insurance based on sex or gender identity or expression if*  
29 *the insurer has an exceedingly persuasive justification for the*  
30 *distinction, which may include, without limitation, that the*  
31 *distinction is substantially related to the achievement of an*  
32 *important health or scientific objective.*

33 *3. An insurer must provide reasonable notice to an insured*  
34 *relating to the provisions of this section.*

35 *4. An insurer must take reasonable steps to ensure that an*  
36 *insured with limited English proficiency or physical or mental*  
37 *disabilities has access to any assistance services which may be*  
38 *needed for the insured to communicate effectively with the*  
39 *insurer.*

40 *5. Nothing in this section may be construed as preventing an*  
41 *insurer from determining whether a benefit is medically necessary*  
42 *or whether any such benefit meets any other requirement for*  
43 *coverage included in a policy of health insurance which is not*  
44 *prohibited by this section or any other provision of law.*

45 *6. As used in this section:*



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1       (a) *“Gender identity or expression” has the meaning ascribed*  
2 *to it in NRS 193.0148.*

3       (b) *“Sexual orientation” has the meaning ascribed to it in*  
4 *NRS 118.093.*

5       **Sec. 13.** NRS 687B.225 is hereby amended to read as follows:

6       687B.225 1. Except as otherwise provided in NRS  
7 689A.0405, 689A.0413, 689A.044, 689A.0445, 689B.031,  
8 689B.0313, 689B.0317, 689B.0374, 695B.1912, 695B.1914,  
9 695B.1925, 695B.1942, 695C.1713, 695C.1735, 695C.1745,  
10 695C.1751, 695G.170, 695G.171 and 695G.177, *and sections 38,*  
11 *39, 54, 55 and 89 of this act,* any contract for group, blanket or  
12 individual health insurance or any contract by a nonprofit hospital,  
13 medical or dental service corporation or organization for dental care  
14 which provides for payment of a certain part of medical or dental  
15 care may require the insured or member to obtain prior authorization  
16 for that care from the insurer or organization. The insurer or  
17 organization shall:

18       (a) File its procedure for obtaining approval of care pursuant to  
19 this section for approval by the Commissioner; and

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

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

25       **Sec. 14.** Chapter 689A of NRS is hereby amended by adding  
26 thereto the provisions set forth as sections 15 to 19, inclusive, of this  
27 act.

28       **Sec. 15. 1.** *An insurer shall offer or issue a policy of health*  
29 *insurance to any person regardless of the health status of the*  
30 *person or any dependent of the person. Such health status*  
31 *includes, without limitation:*

32       (a) *Any preexisting medical condition of the person, including,*  
33 *without limitation, any physical or mental illness;*

34       (b) *The claims history of the person, including, without*  
35 *limitation, any prior health care services received by the person;*

36       (c) *Genetic information relating to the person; and*

37       (d) *Any increased risk for illness, injury or any other medical*  
38 *condition of the person, including, without limitation, any medical*  
39 *condition caused by an act of domestic violence.*

40       2. *An insurer that offers or issues a policy of health*  
41 *insurance shall not:*

42       (a) *Deny, limit or exclude a benefit based on the health status*  
43 *of an insured; or*

44       (b) *Require an insured, as a condition of enrollment or*  
45 *renewal, to pay a premium, deductible, copay or coinsurance*





1 based on his or her health status which is greater than the  
2 premium, deductible, copay or coinsurance charged to a similarly  
3 situated insured or the covered dependent of such an insured who  
4 does not have such a health status.

5 3. An insurer that offers or issues a policy of health  
6 insurance shall not adjust a premium, deductible, copay or  
7 coinsurance for any insured on the basis of genetic information  
8 relating to the insured or the covered dependent of the insured.

9 **Sec. 16.** 1. An insurer that offers or issues a policy of  
10 health insurance which provides coverage for dependent children  
11 shall continue to make such coverage available for an adult child  
12 of an insured until such child reaches 26 years of age.

13 2. Nothing in this section shall be construed as requiring an  
14 insurer to make coverage available for a dependent of an adult  
15 child of an insured.

16 **Sec. 16.5.** 1. Except as otherwise provided in subsection 7,  
17 an insurer that offers or issues a policy of health insurance shall  
18 include in the policy coverage for:

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

- 21 (1) Lawfully prescribed or ordered;
- 22 (2) Approved by the Food and Drug Administration;
- 23 (3) Listed in subsection 10; and
- 24 (4) Dispensed in accordance with section 11.3 of this act;

25 (b) Any type of device for contraception which is:

- 26 (1) Lawfully prescribed or ordered;
- 27 (2) Approved by the Food and Drug Administration; and
- 28 (3) Listed in subsection 10;

29 (c) Insertion of a device for contraception or removal of such a  
30 device if the device was inserted while the insured was covered by  
31 the same policy of health insurance;

32 (d) Education and counseling relating to the initiation of the  
33 use of contraception and any necessary follow-up after initiating  
34 such use;

35 (e) Management of side effects relating to contraception; and

36 (f) Voluntary sterilization for women.

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

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





1       4. *Except as otherwise provided in subsections 8, 9 and 11, an*  
2 *insurer that offers or issues a policy of health insurance shall not:*

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

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

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

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

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

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

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

24       6. *Except as otherwise provided in subsection 7, a policy*  
25 *subject to the provisions of this chapter that is delivered, issued for*  
26 *delivery or renewed on or after January 1, 2018, has the legal*  
27 *effect of including the coverage required by subsection 1, and any*  
28 *provision of the policy or the renewal which is in conflict with this*  
29 *section is void.*

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

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

42       9. *For each of the 18 methods of contraception listed in*  
43 *subsection 10 that have been approved by the Food and Drug*  
44 *Administration, a policy of health insurance must include at least*  
45 *one drug or device for contraception within each method for*



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

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

- 7 *(a) Voluntary sterilization for women;*
- 8 *(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;*
- 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 *(l) Diaphragms with spermicide;*
- 19 *(m) Sponges with spermicide;*
- 20 *(n) Cervical caps with spermicide;*
- 21 *(o) Female condoms;*
- 22 *(p) Spermicide;*
- 23 *(q) Combined estrogen- and progestin-based drugs for*  
24 *emergency contraception or progestin-based drugs for emergency*  
25 *contraception; and*
- 26 *(r) Ulipristal acetate for emergency contraception.*

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

33 *12. An insurer shall not use medical management techniques*  
34 *to require an insured to use a method of contraception other than*  
35 *the method prescribed or ordered by a provider of health care.*

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

43 *14. As used in this section:*

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



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

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

12 (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*

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

21 **Sec. 17. 1.** *An insurer that offers or issues a policy of*  
22 *health insurance shall include in the policy coverage for:*

23 (a) *Counseling and support for breastfeeding, including*  
24 *breastfeeding equipment, counseling and education during the*  
25 *antenatal, perinatal and postpartum period for not more than 1*  
26 *year;*

27 (b) *Screening and counseling for interpersonal and domestic*  
28 *violence for women at least annually, with initial intervention*  
29 *services consisting of education, strategies to reduce harm,*  
30 *supportive services or a referral for any other appropriate*  
31 *services;*

32 (c) *Behavioral counseling concerning sexually transmitted*  
33 *diseases from a provider of health care for sexually active women*  
34 *who are at increased risk for such diseases;*

35 (d) *Such prenatal screenings and tests as recommended by the*  
36 *American College of Obstetricians and Gynecologists or its*  
37 *successor organization;*

38 (e) *Screening for blood pressure abnormalities and diabetes,*  
39 *including gestational diabetes, after at least 24 weeks of gestation*  
40 *or as ordered by a provider of health care;*

41 (f) *Screening for cervical cancer at such intervals as are*  
42 *recommended by the American College of Obstetricians and*  
43 *Gynecologists or its successor organization;*

44 (g) *Such well-woman preventive visits as recommended by the*  
45 *Health Resources and Services Administration, which must*



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1 *include at least one such visit per year beginning at 14 years of*  
2 *age;*

3 *(h) A daily dose of 0.4 to 0.8 milligrams of folic acid for*  
4 *women who are capable of becoming pregnant;*

5 *(i) Aspirin for the prevention of preeclampsia for women who*  
6 *are determined to be at a high risk of that condition after 12 weeks*  
7 *of gestation;*

8 *(j) Medication to prevent breast cancer for women who are at*  
9 *a high risk of developing breast cancer and have a low risk of*  
10 *adverse side effects from the medication; and*

11 *(k) Prophylactic ocular tubal medication for the prevention of*  
12 *gonococcal ophthalmia in newborns.*

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

16 *3. Except as otherwise provided in subsection 5, an insurer*  
17 *that offers or issues a policy of health insurance shall not:*

18 *(a) Require an insured to pay a higher deductible, any*  
19 *copayment or coinsurance or require a longer waiting period or*  
20 *other condition to obtain any benefit provided in the policy of*  
21 *health insurance pursuant to subsection 1;*

22 *(b) Refuse to issue a policy of health insurance or cancel a*  
23 *policy of health insurance solely because the person applying for*  
24 *or covered by the policy uses or may use a benefit provided in the*  
25 *policy of health insurance pursuant to subsection 1;*

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

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

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

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

38 *4. A policy of health insurance subject to the provisions of*  
39 *this chapter that is delivered, issued for delivery or renewed on or*  
40 *after January 1, 2018, has the legal effect of including the*  
41 *coverage required by subsection 1, and any provision of the policy*  
42 *or the renewal which is in conflict with this section is void.*

43 *5. Except as otherwise provided in this section and federal*  
44 *law, an insurer may use medical management techniques,*  
45 *including, without limitation, any available clinical evidence, to*



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1 *determine the frequency of or treatment relating to any benefit*  
2 *required by this section or the type of provider of health care to*  
3 *use for such treatment.*

4 *6. As used in this section:*

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

10 *(b) "Network plan" means a policy of health insurance offered*  
11 *by an insurer under which the financing and delivery of medical*  
12 *care, including items and services paid for as medical care, are*  
13 *provided, in whole or in part, through a defined set of providers of*  
14 *health care under contract with the insurer. The term does not*  
15 *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.*

18 **Sec. 18. 1.** *An insurer that offers or issues a policy of*  
19 *health insurance shall include in the policy coverage for:*

20 *(a) Counseling relating to the dietary needs of adults who are*  
21 *at a high risk of chronic diseases;*

22 *(b) Statin preventive medication for persons between the ages*  
23 *of 40 and 75 years who do not have a history of cardiovascular*  
24 *disease, but who have:*

25 *(1) One or more risk factors for cardiovascular disease;*  
26 *and*

27 *(2) A calculated risk of at least 10 percent of acquiring*  
28 *cardiovascular disease within the next 10 years;*

29 *(c) Aspirin for persons between the ages of 50 and 59 years*  
30 *who have a calculated risk of at least 10 percent of acquiring*  
31 *cardiovascular disease within the next 10 years and a life*  
32 *expectancy of at least 10 years;*

33 *(d) Vitamin D supplements for persons who are at least 65*  
34 *years of age to prevent the person from falling if the person:*

35 *(1) Does not reside in a medical facility or a facility for the*  
36 *dependent; and*

37 *(2) Has an increased risk of falls;*

38 *(e) Tuberculosis screenings for latent tuberculosis infection in*  
39 *persons with increased risk of contracting tuberculosis;*

40 *(f) Screening for high blood pressure to confirm a diagnosis*  
41 *made outside a clinical setting before treatment is commenced;*

42 *(g) One abdominal aortic screening by ultrasound to detect*  
43 *abdominal aortic aneurisms for men between the ages of 65 and*  
44 *75 years who have smoked during their lifetimes;*



1       (h) Screening for hepatitis B infection for persons who are at a  
2 high risk of contracting hepatitis B;

3       (i) Screening for hepatitis C infection for persons who are at a  
4 high risk of contracting hepatitis C;

5       (j) One screening for hepatitis C infection for persons born  
6 between 1945 and 1965;

7       (k) Screening for osteoporosis for women who:

8           (1) Are 65 years of age and older; or

9           (2) Have a risk of fracturing a bone equal to or greater  
10 than that of a woman who is 65 years of age without any  
11 additional risk factors;

12       (l) Screening for alcohol misuse for persons 18 years of age or  
13 older;

14       (m) If a person engages in risky or hazardous consumption of  
15 alcohol, as determined by the screening described in paragraph  
16 (l), behavioral counseling to reduce such behavior; and

17       (n) Screening for lung cancer using low-dose computed  
18 tomography for persons between the ages of 55 and 80 years who:

19           (1) Have a smoking history of 30 pack-years;

20           (2) Smoke or have stopped smoking within the immediately  
21 preceding 15 years; and

22           (3) Do not suffer from a health problem that substantially  
23 limits the life expectancy of the person or the willingness of the  
24 person to undergo curative surgery.

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

28       3. Except as otherwise provided in subsection 5, an insurer  
29 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 to obtain any benefit provided in the policy of  
33 health insurance pursuant to subsection 1;

34       (b) Refuse to issue a policy of health insurance or cancel a  
35 policy of health insurance solely because the person applying for  
36 or covered by the policy uses or may use a benefit provided in the  
37 policy of health insurance pursuant to subsection 1;

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

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

44       (e) Offer or pay any type of material inducement, bonus or  
45 other financial incentive to a provider of health care to deny,



1 *reduce, withhold, limit or delay access to any such benefit to an*  
2 *insured; or*

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

5 *4. A policy of health insurance subject to the provisions of*  
6 *this chapter that is delivered, issued for delivery or renewed on or*  
7 *after January 1, 2018, has the legal effect of including the*  
8 *coverage required by subsection 1, and any provision of the policy*  
9 *or the renewal which is in conflict with this section is void.*

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

16 *6. As used in this section:*

17 *(a) "Computed tomography" means the process of producing*  
18 *sectional and three-dimensional images using external ionizing*  
19 *radiation.*

20 *(b) "Facility for the dependent" has the meaning ascribed to it*  
21 *in NRS 449.0045.*

22 *(c) "Medical facility" has the meaning ascribed to it in*  
23 *NRS 449.0151.*

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

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

35 *(f) "Pack-year" means the product of the number of packs of*  
36 *cigarettes smoked per day and the number of years that the person*  
37 *has smoked.*

38 *(g) "Provider of health care" has the meaning ascribed to it in*  
39 *NRS 629.031.*

40 **Sec. 19. 1. An insurer that offers or issues a policy of**  
41 **health insurance shall include in the policy coverage for:**

42 *(a) Screening for depression;*

43 *(b) All vaccinations recommended by the Advisory Committee*  
44 *on Immunization Practices of the Centers for Disease Control and*



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1 *Prevention of the United States Department of Health and Human*  
2 *Services or its successor organization;*

3 (c) *Screening, tests and counseling for such other health*  
4 *conditions and diseases as recommended by the Health Resources*  
5 *and Services Administration for persons less than 18 years of age;*  
6 *and*

7 (d) *Assessments relating to height, weight, body mass index*  
8 *and medical history for persons less than 18 years of age.*

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

12 3. *Except as otherwise provided in subsection 5, an insurer*  
13 *that offers or issues a policy of health insurance shall not:*

14 (a) *Require an insured to pay a higher deductible, any*  
15 *copayment or coinsurance or require a longer waiting period or*  
16 *other condition to obtain any benefit provided in the policy of*  
17 *health insurance pursuant to subsection 1;*

18 (b) *Refuse to issue a policy of health insurance or cancel a*  
19 *policy of health insurance solely because the person applying for*  
20 *or covered by the policy uses or may use a benefit provided in the*  
21 *policy of health insurance pursuant to subsection 1;*

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

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

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

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

34 4. *A policy of health insurance subject to the provisions of*  
35 *this chapter that is delivered, issued for delivery or renewed on or*  
36 *after January 1, 2018, has the legal effect of including the*  
37 *coverage required by subsection 1, and any provision of the policy*  
38 *or the renewal which is in conflict with this section is void.*

39 5. *Except as otherwise provided in this section and federal*  
40 *law, an insurer may use medical management techniques,*  
41 *including, without limitation, any available clinical evidence, to*  
42 *determine the frequency of or treatment relating to any benefit*  
43 *required by this section or the type of provider of health care to*  
44 *use for such treatment.*

45 6. *As used in this section:*



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

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

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

14 **Sec. 20.** NRS 689A.0405 is hereby amended to read as  
15 follows:

16 689A.0405 1. A policy of health insurance must provide  
17 coverage for benefits payable for expenses incurred for:

18 (a) ~~†An annual cytologic screening test for women 18 years of~~  
19 ~~age or older;~~

20 ~~—(b) A baseline mammogram for women between the ages of 35~~  
21 ~~and 40; and~~

22 ~~—(c) An annual†~~ A mammogram every 2 years, or annually if  
23 ordered by a provider of health care, for women 40 years of age or  
24 older †;

25 (b) Counseling concerning genetic testing for breast cancer for  
26 women who are at a high risk of developing breast cancer; and

27 (c) Counseling concerning breast cancer chemoprevention for  
28 women who are at risk of developing breast cancer.

29 2. ~~†A policy of health insurance must not require an insured to~~  
30 ~~obtain prior authorization for any service provided pursuant to~~  
31 ~~subsection 1.†~~ An insurer must ensure that the benefits required by  
32 subsection 1 are made available to an insured through a provider  
33 of health care who participates in the network plan of the insurer.

34 3. Except as otherwise provided in subsection 5, an insurer  
35 that offers or issues a policy of health insurance shall not:

36 (a) Require an insured to pay a higher deductible, any  
37 copayment or coinsurance or require a longer waiting period or  
38 other condition to obtain any benefit provided in the health benefit  
39 plan pursuant to subsection 1;

40 (b) Refuse to issue a policy of health insurance or cancel a  
41 policy of health insurance solely because the person applying for  
42 or covered by the policy uses or may use a benefit provided in the  
43 policy of health insurance pursuant to subsection 1;



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

4 (d) Penalize a provider of health care who provides any such  
5 benefit to an insured, 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  
8 other financial incentive to a provider of health care to deny,  
9 reduce, withhold, limit or delay access to any such benefit to an  
10 insured; or

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

13 4. A policy subject to the provisions of this chapter which is  
14 delivered, issued for delivery or renewed on or after ~~October 1,~~  
15 ~~1989,~~ January 1, 2018, has the legal effect of including the  
16 coverage required by subsection 1, and any provision of the policy  
17 or the renewal which is in conflict with ~~subsection 1~~ this section is  
18 void.

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

25 6. As used in this section:

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

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

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

39 **Sec. 20.3.** NRS 689A.0415 is hereby amended to read as  
40 follows:

41 689A.0415 1. ~~Except as otherwise provided in subsection 5,~~  
42 ~~an~~ An insurer that offers or issues a policy of health insurance  
43 which provides coverage for prescription drugs or devices shall  
44 include in the policy coverage for ~~1-~~

45 ~~—(a) Any type of drug or device for contraception; and~~



- 1 ~~—(b) Any~~ **any** type of hormone replacement therapy ~~f;~~  
2 ~~→~~ which is lawfully prescribed or ordered and which has been  
3 approved by the Food and Drug Administration.
- 4 2. An insurer that offers or issues a policy of health insurance  
5 that provides coverage for prescription drugs shall not:
- 6 (a) Require an insured to pay a higher deductible, copayment or  
7 coinsurance or require a longer waiting period or other condition for  
8 coverage for a prescription for ~~—a contraceptive or—~~ hormone  
9 replacement therapy than is required for other prescription drugs  
10 covered by the policy;
- 11 (b) Refuse to issue a policy of health insurance or cancel a  
12 policy of health insurance solely because the person applying for or  
13 covered by the policy uses or may use in the future ~~—any of the~~  
14 ~~services listed in subsection 1;~~ **hormone replacement therapy;**
- 15 (c) Offer or pay any type of material inducement or financial  
16 incentive to an insured to discourage the insured from accessing  
17 ~~—any of the services listed in subsection 1;~~ **hormone replacement**  
18 **therapy;**
- 19 (d) Penalize a provider of health care who provides ~~—any of the~~  
20 ~~services listed in subsection 1;~~ **hormone replacement therapy** to an  
21 insured, including, without limitation, reducing the reimbursement  
22 of the provider of health care; or
- 23 (e) Offer or pay any type of material inducement, bonus or other  
24 financial incentive to a provider of health care to deny, reduce,  
25 withhold, limit or delay ~~—any of the services listed in subsection 1;~~  
26 **hormone replacement therapy** to an insured.
- 27 3. ~~—Except as otherwise provided in subsection 5, a~~ **A** policy  
28 subject to the provisions of this chapter that is delivered, issued for  
29 delivery or renewed on or after October 1, 1999, has the legal effect  
30 of including the coverage required by subsection 1, and any  
31 provision of the policy or the renewal which is in conflict with this  
32 section is void.
- 33 4. The provisions of this section do not:
- 34 (a) Require an insurer to provide coverage for fertility drugs.  
35 (b) Prohibit an insurer from requiring an insured to pay a  
36 deductible, copayment or coinsurance for the coverage required by  
37 ~~—paragraphs (a) and (b) of—~~ subsection 1 that is the same as the  
38 insured is required to pay for other prescription drugs covered by the  
39 policy.
- 40 5. ~~—An insurer which offers or issues a policy of health~~  
41 ~~insurance and which is affiliated with a religious organization is not~~  
42 ~~required to provide the coverage required by paragraph (a) of~~  
43 ~~subsection 1 if the insurer objects on religious grounds. Such an~~  
44 ~~insurer shall, before the issuance of a policy of health insurance and~~  
45 ~~before the renewal of such a policy, provide to the prospective~~



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1 ~~insured, written notice of the coverage that the insurer refuses to~~  
2 ~~provide pursuant to this subsection.~~

3 ~~—6.~~ As used in this section, “provider of health care” has the  
4 meaning ascribed to it in NRS 629.031.

5 **Sec. 20.6.** NRS 689A.0417 is hereby amended to read as  
6 follows:

7 689A.0417 1. ~~{Except as otherwise provided in subsection 5,~~  
8 ~~and} An insurer that offers or issues a policy of health insurance  
9 which provides coverage for outpatient care shall include in the  
10 policy coverage for any health care service related to ~~{contraceptives~~  
11 ~~or}~~ hormone replacement therapy.~~

12 2. An insurer that offers or issues a policy of health insurance  
13 that provides coverage for outpatient care shall not:

14 (a) Require an insured to pay a higher deductible, copayment or  
15 coinsurance or require a longer waiting period or other condition for  
16 coverage for outpatient care related to ~~{contraceptives or}~~ hormone  
17 replacement therapy than is required for other outpatient care  
18 covered by the policy;

19 (b) Refuse to issue a policy of health insurance or cancel a  
20 policy of health insurance solely because the person applying for or  
21 covered by the policy uses or may use in the future ~~{any of the~~  
22 ~~services listed in subsection 1;}~~ *hormone replacement therapy;*

23 (c) Offer or pay any type of material inducement or financial  
24 incentive to an insured to discourage the insured from accessing  
25 ~~{any of the services listed in subsection 1;}~~ *hormone replacement*  
26 *therapy;*

27 (d) Penalize a provider of health care who provides ~~{any of the~~  
28 ~~services listed in subsection 1;}~~ *hormone replacement therapy* to an  
29 insured, including, without limitation, reducing the reimbursement  
30 of the provider of health care; or

31 (e) Offer or pay any type of material inducement, bonus or other  
32 financial incentive to a provider of health care to deny, reduce,  
33 withhold, limit or delay ~~{any of the services listed in subsection 1;}~~  
34 *hormone replacement therapy* to an insured.

35 3. ~~{Except as otherwise provided in subsection 5, a}~~ A policy  
36 subject to the provisions of this chapter that is delivered, issued for  
37 delivery or renewed on or after October 1, 1999, has the legal effect  
38 of including the coverage required by subsection 1, and any  
39 provision of the policy or the renewal which is in conflict with this  
40 section is void.

41 4. The provisions of this section do not prohibit an insurer from  
42 requiring an insured to pay a deductible, copayment or coinsurance  
43 for the coverage required by subsection 1 that is the same as the  
44 insured is required to pay for other outpatient care covered by the  
45 policy.



1 5. ~~{An insurer which offers or issues such a policy of health~~  
2 ~~insurance and which is affiliated with a religious organization is not~~  
3 ~~required to provide the coverage for health care service related to~~  
4 ~~contraceptives required by this section if the insurer objects on~~  
5 ~~religious grounds. Such an insurer shall, before the issuance of a~~  
6 ~~policy of health insurance and before the renewal of such a policy,~~  
7 ~~provide to the prospective insured written notice of the coverage~~  
8 ~~that the insurer refuses to provide pursuant to this subsection.~~

9 ~~—6.1~~ As used in this section, “provider of health care” has the  
10 meaning ascribed to it in NRS 629.031.

11 **Sec. 21.** NRS 689A.0425 is hereby amended to read as  
12 follows:

13 689A.0425 1. Except as otherwise provided in this  
14 subsection, an individual health benefit plan issued pursuant to this  
15 chapter ~~{that includes coverage for maternity care and pediatric care~~  
16 ~~for newborn infants}~~ may not restrict benefits for any length of stay  
17 in a hospital in connection with childbirth for a mother or newborn  
18 infant covered by the plan to:

- 19 (a) Less than 48 hours after a normal vaginal delivery; and
- 20 (b) Less than 96 hours after a cesarean section.

21 ➔ If a different length of stay is provided in the guidelines  
22 established by the American College of Obstetricians and  
23 Gynecologists, or its successor organization, and the American  
24 Academy of Pediatrics, or its successor organization, the individual  
25 health benefit plan may follow such guidelines in lieu of following  
26 the length of stay set forth above. The provisions of this subsection  
27 do not apply to any individual health benefit plan in any case in  
28 which the decision to discharge the mother or newborn infant before  
29 the expiration of the minimum length of stay set forth in this  
30 subsection is made by the attending physician of the mother or  
31 newborn infant.

32 2. Nothing in this section requires a mother to:

- 33 (a) Deliver her baby in a hospital; or
- 34 (b) Stay in a hospital for a fixed period following the birth of her  
35 child.

36 3. An individual health benefit plan ~~{that offers coverage for~~  
37 ~~maternity care and pediatric care of newborn infants}~~ may not:

38 (a) Deny a mother or her newborn infant coverage or continued  
39 coverage under the terms of the plan or coverage if the sole purpose  
40 of the denial of coverage or continued coverage is to avoid the  
41 requirements of this section;

42 (b) Provide monetary payments or rebates to a mother to  
43 encourage her to accept less than the minimum protection available  
44 pursuant to this section;



1 (c) Penalize, or otherwise reduce or limit, the reimbursement of  
2 an attending provider of health care because the attending provider  
3 of health care provided care to a mother or newborn infant in  
4 accordance with the provisions of this section;

5 (d) Provide incentives of any kind to an attending physician to  
6 induce the attending physician to provide care to a mother or  
7 newborn infant in a manner that is inconsistent with the provisions  
8 of this section; or

9 (e) Except as otherwise provided in subsection 4, restrict  
10 benefits for any portion of a hospital stay required pursuant to the  
11 provisions of this section in a manner that is less favorable than the  
12 benefits provided for any preceding portion of that stay.

13 4. Nothing in this section:

14 (a) Prohibits an individual health benefit plan from imposing a  
15 deductible, coinsurance or other mechanism for sharing costs  
16 relating to benefits for hospital stays in connection with childbirth  
17 for a mother or newborn child covered by the plan, except that such  
18 coinsurance or other mechanism for sharing costs for any portion of  
19 a hospital stay required by this section may not be greater than the  
20 coinsurance or other mechanism for any preceding portion of that  
21 stay.

22 (b) Prohibits an arrangement for payment between an individual  
23 health benefit plan and a provider of health care that uses capitation  
24 or other financial incentives, if the arrangement is designed to  
25 provide services efficiently and consistently in the best interest of  
26 the mother and her newborn infant.

27 (c) Prevents an individual health benefit plan from negotiating  
28 with a provider of health care concerning the level and type of  
29 reimbursement to be provided in accordance with this section.

30 *5. A policy of health insurance subject to the provisions of*  
31 *this chapter that is delivered, issued for delivery or renewed on or*  
32 *after January 1, 2018, has the legal effect of including the*  
33 *coverage required by subsection 1, and any provision of the policy*  
34 *or the renewal which is in conflict with this section is void.*

35 *6. As used in this section, "provider of health care" has the*  
36 *meaning ascribed to it in NRS 629.031.*

37 **Sec. 22.** NRS 689A.044 is hereby amended to read as follows:

38 689A.044 1. A policy of health insurance must provide  
39 coverage for benefits payable for expenses incurred for  
40 ~~administering~~ :

41 (a) *Deoxyribonucleic acid testing for high-risk strains of the*  
42 *human papillomavirus every 3 years for women 30 years of age or*  
43 *older; and*

44 (b) *Administering* the human papillomavirus vaccine as  
45 recommended for vaccination by a competent authority, including,



1 without limitation, the Centers for Disease Control and Prevention  
2 of the United States Department of Health and Human Services, the  
3 Food and Drug Administration or the manufacturer of the vaccine.

4 ~~2. [A policy of health insurance must not require an insured to~~  
5 ~~obtain prior authorization for any service provided pursuant to~~  
6 ~~subsection 1.] An insurer must ensure that the benefits required by~~  
7 ~~subsection 1 are made available to an insured through a provider~~  
8 ~~of health care who participates in the network plan of the insurer.~~

9 3. *Except as otherwise provided in subsection 5, an insurer*  
10 *that offers or issues a policy of health insurance shall not:*

11 (a) *Require an insured to pay a higher deductible, any*  
12 *copayment or coinsurance or require a longer waiting period or*  
13 *other condition to obtain any benefit provided in the health benefit*  
14 *plan pursuant to subsection 1;*

15 (b) *Refuse to issue a policy of health insurance or cancel a*  
16 *policy of health insurance solely because the person applying for*  
17 *or covered by the policy uses or may use a benefit provided in the*  
18 *policy of health insurance pursuant to subsection 1;*

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

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

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

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

31 4. A policy subject to the provisions of this chapter which is  
32 delivered, issued for delivery or renewed on or after ~~[July 1, 2007,]~~  
33 *January 1, 2018*, has the legal effect of including the coverage  
34 required by subsection 1, and any provision of the policy or the  
35 renewal which is in conflict with ~~[subsection 1]~~ *this section* is void.

36 ~~[4. For the purposes of this section, "human]~~

37 5. *Except as otherwise provided in this section and federal*  
38 *law, an insurer may use medical management techniques,*  
39 *including, without limitation, any available clinical evidence, to*  
40 *determine the frequency of or treatment relating to any benefit*  
41 *required by this section or the type of provider of health care to*  
42 *use for such treatment.*

43 6. *As used in this section:*

44 (a) *"Human papillomavirus vaccine"* means the Quadrivalent  
45 Human Papillomavirus Recombinant Vaccine or its successor which



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1 is approved by the Food and Drug Administration for the prevention  
2 of human papillomavirus infection and cervical cancer.

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

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

14 *(d) "Provider of health care" has the meaning ascribed to it in*  
15 *NRS 629.031.*

16 **Sec. 23.** NRS 689A.330 is hereby amended to read as follows:

17 689A.330 If any policy is issued by a domestic insurer for  
18 delivery to a person residing in another state, and if the insurance  
19 commissioner or corresponding public officer of that other state has  
20 informed the Commissioner that the policy is not subject to approval  
21 or disapproval by that officer, the Commissioner may by ruling  
22 require that the policy meet the standards set forth in NRS 689A.030  
23 to 689A.320, inclusive **H**, and sections 15 to 19, inclusive, of this  
24 act.

25 **Sec. 24.** Chapter 689B of NRS is hereby amended by adding  
26 thereto the provisions set forth as sections 25 to 28, inclusive, of this  
27 act.

28 **Sec. 25. 1.** *An insurer that offers or issues a policy of*  
29 *group health insurance which provides coverage for dependent*  
30 *children shall continue to make such coverage available for an*  
31 *adult child of an insured until such child reaches 26 years of age.*

32 **2.** *Nothing in this section shall be construed as requiring an*  
33 *insurer to make coverage available for a dependent of an adult*  
34 *child of an insured.*

35 **Sec. 25.5. 1.** *Except as otherwise provided in subsection 7,*  
36 *an insurer that offers or issues a policy of group health insurance*  
37 *shall include in the policy coverage for:*

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

- 40 *(1) Lawfully prescribed or ordered;*  
41 *(2) Approved by the Food and Drug Administration;*  
42 *(3) Listed in subsection 11; and*  
43 *(4) Dispensed in accordance with section 11.3 of this act;*

44 *(b) Any type of device for contraception which is:*

- 45 *(1) Lawfully prescribed or ordered;*





- 1           (2) *Approved by the Food and Drug Administration; and*  
2           (3) *Listed in subsection 11;*  
3           (c) *Insertion of a device for contraception or removal of such a*  
4 *device if the device was inserted while the insured was covered by*  
5 *the same policy of group health insurance;*  
6           (d) *Education and counseling relating to the initiation of the*  
7 *use of contraception and any necessary follow-up after initiating*  
8 *such use;*  
9           (e) *Management of side effects relating to contraception; and*  
10          (f) *Voluntary sterilization for women.*  
11          2. *An insurer must ensure that the benefits required by*  
12 *subsection 1 are made available to an insured through a provider*  
13 *of health care who participates in the network plan of the insurer.*  
14          3. *If a covered therapeutic equivalent listed in subsection 1 is*  
15 *not available or a provider of health care deems a covered*  
16 *therapeutic equivalent to be medically inappropriate, an alternate*  
17 *therapeutic equivalent prescribed by a provider of health care*  
18 *must be covered by the insurer.*  
19          4. *Except as otherwise provided in subsections 9, 10 and 12,*  
20 *an insurer that offers or issues a policy of group health insurance*  
21 *shall not:*  
22           (a) *Require an insured to pay a higher deductible, any*  
23 *copayment or coinsurance or require a longer waiting period or*  
24 *other condition for coverage to obtain any benefit included in the*  
25 *policy pursuant to subsection 1;*  
26           (b) *Refuse to issue a policy of group health insurance or*  
27 *cancel a policy of group health insurance solely because the*  
28 *person applying for or covered by the policy uses or may use any*  
29 *such benefit;*  
30           (c) *Offer or pay any type of material inducement or financial*  
31 *incentive to an insured to discourage the insured from obtaining*  
32 *any such benefit;*  
33           (d) *Penalize a provider of health care who provides any such*  
34 *benefit to an insured, including, without limitation, reducing the*  
35 *reimbursement of the provider of health care;*  
36           (e) *Offer or pay any type of material inducement, bonus or*  
37 *other financial incentive to a provider of health care to deny,*  
38 *reduce, withhold, limit or delay access to any such benefit to an*  
39 *insured; or*  
40           (f) *Impose any other restrictions or delays on the access of an*  
41 *insured to any such benefit.*  
42          5. *Coverage pursuant to this section for the covered*  
43 *dependent of an insured must be the same as for the insured.*  
44          6. *Except as otherwise provided in subsection 7, a policy*  
45 *subject to the provisions of this chapter that is delivered, issued for*



1 *delivery or renewed on or after January 1, 2018, has the legal*  
2 *effect of including the coverage required by subsection 1, and any*  
3 *provision of the policy or the renewal which is in conflict with this*  
4 *section is void.*

5 *7. An insurer that offers or issues a policy of group health*  
6 *insurance and which is affiliated with a religious organization is*  
7 *not required to provide the coverage required by subsection 1 if*  
8 *the insurer objects on religious grounds. Such an insurer shall,*  
9 *before the issuance of a policy of group health insurance and*  
10 *before the renewal of such a policy, provide to the prospective*  
11 *insured written notice of the coverage that the insurer refuses to*  
12 *provide pursuant to this subsection.*

13 *8. If an insurer refuses, pursuant to subsection 7, to provide*  
14 *the coverage required by subsection 1, an employer may otherwise*  
15 *provide for the coverage for the employees of the employer.*

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

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

28 *11. The following 18 methods of contraception must be*  
29 *covered pursuant to this section:*

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



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

4 (r) Ulipristal acetate for emergency contraception.

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

11 13. An insurer shall not use medical management techniques  
12 to require an insured to use a different method of contraception  
13 other than the method prescribed or ordered by a provider of  
14 health care.

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

22 15. As used in this section:

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

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

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

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

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

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

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



1 **Sec. 26. 1. An insurer that offers or issues a policy of**  
2 **group health insurance shall include in the policy coverage for:**

3 (a) **Counseling and support for breastfeeding, including**  
4 **breastfeeding equipment, counseling and education during the**  
5 **antenatal, perinatal and postpartum period for not more than 1**  
6 **year;**

7 (b) **Screening and counseling for interpersonal and domestic**  
8 **violence for women at least annually, with initial intervention**  
9 **services consisting of education, strategies to reduce harm,**  
10 **supportive services or a referral for any other appropriate**  
11 **services;**

12 (c) **Behavioral counseling concerning sexually transmitted**  
13 **diseases from a provider of health care for sexually active women**  
14 **who are at increased risk for such diseases;**

15 (d) **Such prenatal screenings and tests as recommended by the**  
16 **American College of Obstetricians and Gynecologists or its**  
17 **successor organization;**

18 (e) **Screening for blood pressure abnormalities and diabetes,**  
19 **including gestational diabetes, after at least 24 weeks of gestation**  
20 **or as ordered by a provider of health care;**

21 (f) **Screening for cervical cancer at such intervals as are**  
22 **recommended by the American College of Obstetricians and**  
23 **Gynecologists or its successor organization;**

24 (g) **Such well-woman preventive visits as recommended by the**  
25 **Health Resources and Services Administration, which must**  
26 **include at least one such visit per year beginning at 14 years of**  
27 **age;**

28 (h) **A daily dose of 0.4 to 0.8 milligrams of folic acid for**  
29 **women who are capable of becoming pregnant;**

30 (i) **Aspirin for the prevention of preeclampsia for women who**  
31 **are determined to be at a high risk of that condition after 12 weeks**  
32 **of gestation;**

33 (j) **Medication to prevent breast cancer for women who are at**  
34 **a high risk of developing breast cancer and have a low risk of**  
35 **adverse side effects from the medication; and**

36 (k) **Prophylactic ocular tubal medication for the prevention of**  
37 **gonococcal ophthalmia in newborns.**

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

41 3. **Except as otherwise provided in subsection 5, an insurer**  
42 **that offers or issues a policy of group health insurance shall not:**

43 (a) **Require an insured to pay a higher deductible, any**  
44 **copayment or coinsurance or require a longer waiting period or**



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1 *other condition to obtain any benefit provided in the policy of*  
2 *group health insurance pursuant to subsection 1;*

3 *(b) Refuse to issue a policy of group health insurance or*  
4 *cancel a policy of group health insurance solely because the*  
5 *person applying for or covered by the policy uses or may use a*  
6 *benefit provided in the policy of group health insurance pursuant*  
7 *to subsection 1;*

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

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

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

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

20 *4. A policy of group health insurance subject to the*  
21 *provisions of this chapter that is delivered, issued for delivery or*  
22 *renewed on or after January 1, 2018, has the legal effect of*  
23 *including the coverage required by subsection 1, and any*  
24 *provision of the policy or the renewal which is in conflict with this*  
25 *section is void.*

26 *5. Except as otherwise provided in this section and federal*  
27 *law, an insurer may use medical management techniques,*  
28 *including, without limitation, any available clinical evidence, to*  
29 *determine the frequency of or treatment relating to any benefit*  
30 *required by this section or the type of provider of health care to*  
31 *use for such treatment.*

32 *6. As used in this section:*

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

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

44 *(c) "Provider of health care" has the meaning ascribed to it in*  
45 *NRS 629.031.*



1       **Sec. 27. 1. An insurer that offers or issues a policy of**  
2 **group health insurance shall include in the policy coverage for:**

3       **(a) Counseling relating to the dietary needs of adults who are**  
4 **at a high risk of chronic diseases;**

5       **(b) Statin preventive medication for persons between the ages**  
6 **of 40 and 75 years who do not have a history of cardiovascular**  
7 **disease, but who have:**

8           **(1) One or more risk factors for cardiovascular disease;**  
9 **and**

10          **(2) A calculated risk of at least 10 percent of acquiring**  
11 **cardiovascular disease within the next 10 years;**

12       **(c) Aspirin for persons between the ages of 50 and 59 years**  
13 **who have a calculated risk of at least 10 percent of acquiring**  
14 **cardiovascular disease within the next 10 years and a life**  
15 **expectancy of at least 10 years;**

16       **(d) Vitamin D supplements for persons who are at least 65**  
17 **years of age to prevent the person from falling if the person:**

18           **(1) Does not reside in a medical facility or a facility for the**  
19 **dependent; and**

20          **(2) Has an increased risk of falls;**

21       **(e) Tuberculosis screenings for latent tuberculosis infection in**  
22 **persons with increased risk of contracting tuberculosis;**

23       **(f) Screening for high blood pressure to confirm a diagnosis**  
24 **made outside a clinical setting before treatment is commenced;**

25       **(g) One abdominal aortic screening by ultrasound to detect**  
26 **abdominal aortic aneurisms for men between the ages of 65 and**  
27 **75 years who have smoked during their lifetimes;**

28       **(h) Screening for hepatitis B infection for persons who are at a**  
29 **high risk of contracting hepatitis B;**

30       **(i) Screening for hepatitis C infection for persons who are at a**  
31 **high risk of contracting hepatitis C;**

32       **(j) One screening for hepatitis C infection for persons born**  
33 **between 1945 and 1965;**

34       **(k) Screening for osteoporosis for women who:**

35           **(1) Are 65 years of age and older; or**

36           **(2) Have a risk of fracturing a bone equal to or greater**  
37 **than that of a woman who is 65 years of age without any**  
38 **additional risk factors;**

39       **(l) Screening for alcohol misuse for persons 18 years of age or**  
40 **older;**

41       **(m) If a person engages in risky or hazardous consumption of**  
42 **alcohol, as determined by the screening described in paragraph**  
43 **(l), behavioral counseling to reduce such behavior; and**

44       **(n) Screening for lung cancer using low-dose computed**  
45 **tomography for persons between ages of 55 and 80 years who:**



1           (1) *Have a smoking history of 30 pack-years;*  
2           (2) *Smoke or have stopped smoking within the immediately*  
3 *preceding 15 years; and*

4           (3) *Do not suffer from a health problem that substantially*  
5 *limits the life expectancy of the person or the willingness of the*  
6 *person to undergo curative surgery.*

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

10          3. *Except as otherwise provided in subsection 5, an insurer*  
11 *that offers or issues a policy of group health insurance shall not:*

12           (a) *Require an insured to pay a higher deductible, any*  
13 *copayment or coinsurance or require a longer waiting period or*  
14 *other condition to obtain any benefit provided in the policy of*  
15 *group health insurance pursuant to subsection 1;*

16           (b) *Refuse to issue a policy of group health insurance or*  
17 *cancel a policy of group health insurance solely because the*  
18 *person applying for or covered by the policy uses or may use a*  
19 *benefit provided in the policy of group health insurance pursuant*  
20 *to subsection 1;*

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

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

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

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

33          4. *A policy of group health insurance subject to the*  
34 *provisions of this chapter that is delivered, issued for delivery or*  
35 *renewed on or after January 1, 2018, has the legal effect of*  
36 *including the coverage required by subsection 1, and any*  
37 *provision of the policy or the renewal which is in conflict with this*  
38 *section is void.*

39          5. *Except as otherwise provided in this section and federal*  
40 *law, an insurer may use medical management techniques,*  
41 *including, without limitation, any available clinical evidence, to*  
42 *determine the frequency of or treatment relating to any benefit*  
43 *required by this section or the type of provider of health care to*  
44 *use for such treatment.*

45          6. *As used in this section:*



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1 (a) "Computed tomography" means the process of producing  
2 sectional and three-dimensional images using external ionizing  
3 radiation.

4 (b) "Facility for the dependent" has the meaning ascribed to it  
5 in NRS 449.0045.

6 (c) "Medical facility" has the meaning ascribed to it in  
7 NRS 449.0151.

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

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

19 (f) "Pack-year" means the product of the number of packs of  
20 cigarettes smoked per day and the number of years that the person  
21 has smoked.

22 (g) "Provider of health care" has the meaning ascribed to it in  
23 NRS 629.031.

24 **Sec. 28. 1.** An insurer that offers or issues a policy of  
25 group health insurance shall include in the policy coverage for:

26 (a) Screening for depression;

27 (b) All vaccinations recommended by the Advisory Committee  
28 on Immunization Practices of the Centers for Disease Control and  
29 Prevention of the United States Department of Health and Human  
30 Services or its successor organization;

31 (c) Screening, tests and counseling for such other health  
32 conditions and diseases as recommended by the Health Resources  
33 and Services Administration for persons less than 18 years of age;  
34 and

35 (d) Assessments relating to height, weight, body mass index  
36 and medical history for persons less than 18 years of age.

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

40 3. Except as otherwise provided in subsection 5, an insurer  
41 that offers or issues a policy of group health insurance shall not:

42 (a) Require an insured to pay a higher deductible, any  
43 copayment or coinsurance or require a longer waiting period or  
44 other condition to obtain any benefit provided in the policy of  
45 group health insurance pursuant to subsection 1;





1       ***(b) Refuse to issue a policy of group health insurance or***  
2 ***cancel a policy of group health insurance solely because the***  
3 ***person applying for or covered by the policy uses or may use a***  
4 ***benefit provided in the policy of group health insurance pursuant***  
5 ***to subsection 1;***

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

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

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

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

18       ***4. A policy of group health insurance subject to the***  
19 ***provisions of this chapter that is delivered, issued for delivery or***  
20 ***renewed on or after January 1, 2018, has the legal effect of***  
21 ***including the coverage required by subsection 1, and any***  
22 ***provision of the policy or the renewal which is in conflict with this***  
23 ***section is void.***

24       ***5. Except as otherwise provided in this section and federal***  
25 ***law, an insurer may use medical management techniques,***  
26 ***including, without limitation, any available clinical evidence, to***  
27 ***determine the frequency of or treatment relating to any benefit***  
28 ***required by this section or the type of provider of health care to***  
29 ***use for such treatment.***

30       ***6. As used in this section:***

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

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

42       ***(c) "Provider of health care" has the meaning ascribed to it in***  
43 ***NRS 629.031.***



1       **Sec. 29.** NRS 689B.0313 is hereby amended to read as  
2 follows:

3       689B.0313 1. A policy of group health insurance must  
4 provide coverage for benefits payable for expenses incurred for  
5 ~~administering~~ :

6       (a) *Deoxyribonucleic acid testing for high-risk strains of the*  
7 *human papillomavirus every 3 years for women 30 years of age or*  
8 *older; and*

9       (b) *Administering* the human papillomavirus vaccine as  
10 recommended for vaccination by a competent authority, including,  
11 without limitation, the Centers for Disease Control and Prevention  
12 of the United States Department of Health and Human Services, the  
13 Food and Drug Administration or the manufacturer of the vaccine.

14       2. ~~[/A policy of group health insurance must not require an~~  
15 ~~insured to obtain prior authorization for any service provided~~  
16 ~~pursuant to subsection 1.]~~ *An insurer must ensure that the benefits*  
17 *required by subsection 1 are made available to an insured through*  
18 *a provider of health care who participates in the network plan of*  
19 *the insurer.*

20       3. *Except as otherwise provided in subsection 5, an insurer*  
21 *that offers or issues a policy of group health insurance shall not:*

22       (a) *Require an insured to pay a higher deductible, any*  
23 *copayment or coinsurance or require a longer waiting period or*  
24 *other condition to obtain any benefit provided in the policy of*  
25 *group health insurance pursuant to subsection 1;*

26       (b) *Refuse to issue a policy of group health insurance or*  
27 *cancel a policy of group health insurance solely because the*  
28 *person applying for or covered by the policy uses or may use a*  
29 *benefit provided in the policy of group health insurance pursuant*  
30 *to subsection 1;*

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

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

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

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

43       4. A policy of *group health insurance* subject to the  
44 provisions of this chapter which is delivered, issued for delivery or  
45 renewed on or after ~~July 1, 2007,~~ *January 1, 2018,* has the legal



1 effect of including the coverage required by subsection 1, and any  
2 provision of the policy or the renewal which is in conflict with  
3 ~~subsection 1~~ **this section** is void.

4 ~~4. For the purposes of this section, "human~~

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

11 **6. As used in this section:**

12 (a) **"Human papillomavirus vaccine"** means the Quadrivalent  
13 Human Papillomavirus Recombinant Vaccine or its successor which  
14 is approved by the Food and Drug Administration for the prevention  
15 of human papillomavirus infection and cervical cancer.

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

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

27 (d) **"Provider of health care"** has the meaning ascribed to it in  
28 **NRS 629.031.**

29 **Sec. 30.** NRS 689B.0374 is hereby amended to read as  
30 follows:

31 689B.0374 1. A policy of group health insurance must  
32 provide coverage for benefits payable for expenses incurred for:

33 (a) ~~An annual cytologic screening test for women 18 years of~~  
34 ~~age or older;~~

35 ~~(b) A baseline mammogram for women between the ages of 35~~  
36 ~~and 40; and~~

37 ~~(c) An annual~~ **A mammogram every 2 years, or annually if**  
38 **ordered by a provider of health care,** for women 40 years of age or  
39 older **;**

40 (b) **Counseling concerning genetic testing for breast cancer for**  
41 **women who are at a high risk of developing breast cancer; and**

42 (c) **Counseling concerning breast cancer chemoprevention for**  
43 **women who are at risk of developing breast cancer.**

44 2. ~~A policy of group health insurance must not require an~~  
45 ~~insured to obtain prior authorization for any service provided~~



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

5 3. *Except as otherwise provided in subsection 5, an insurer*  
6 *that offers or issues a policy of group health insurance shall 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 provided in the policy of*  
10 *group health insurance pursuant to subsection 1;*

11 (b) *Refuse to issue a policy of group health insurance or*  
12 *cancel a policy of group health insurance solely because the*  
13 *person applying for or covered by the policy uses or may use a*  
14 *benefit provided in the policy of group health insurance pursuant*  
15 *to subsection 1;*

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

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

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

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

28 4. A policy of group health insurance subject to the  
29 provisions of this chapter which is delivered, issued for delivery or  
30 renewed on or after ~~October 1, 1989,~~ *January 1, 2018*, has the  
31 legal effect of including the coverage required by subsection 1, and  
32 any provision of the policy or the renewal which is in conflict with  
33 ~~subsection 1~~ *this section* is void.

34 5. *Except as otherwise provided in this section and federal*  
35 *law, an insurer may use medical management techniques,*  
36 *including, without limitation, any available clinical evidence, to*  
37 *determine the frequency of or treatment relating to any benefit*  
38 *required by this section or the type of provider of health care to*  
39 *use for such treatment.*

40 6. *As used in this section:*

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



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

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

9 Sec. 30.3. NRS 689B.0376 is hereby amended to read as  
10 follows:

11 689B.0376 1. ~~Except as otherwise provided in subsection 5,~~  
12 ~~an~~ An insurer that offers or issues a policy of group health  
13 insurance which provides coverage for prescription drugs or devices  
14 shall include in the policy coverage for ~~f~~

15 ~~—(a) Any type of drug or device for contraception; and~~

16 ~~—(b) Any~~ any type of hormone replacement therapy ~~f~~

17 ~~→~~ which is lawfully prescribed or ordered and which has been  
18 approved by the Food and Drug Administration.

19 2. An insurer that offers or issues a policy of group health  
20 insurance that provides coverage for prescription drugs shall not:

21 (a) Require an insured to pay a higher deductible, copayment or  
22 coinsurance or require a longer waiting period or other condition for  
23 coverage for a prescription for ~~a contraceptive or~~ hormone  
24 replacement therapy than is required for other prescription drugs  
25 covered by the policy;

26 (b) Refuse to issue a policy of group health insurance or cancel a  
27 policy of group health insurance solely because the person applying  
28 for or covered by the policy uses or may use in the future ~~any of the~~  
29 ~~services listed in subsection 1;~~ hormone replacement therapy;

30 (c) Offer or pay any type of material inducement or financial  
31 incentive to an insured to discourage the insured from accessing  
32 ~~any of the services listed in subsection 1;~~ hormone replacement  
33 therapy;

34 (d) Penalize a provider of health care who provides ~~any of the~~  
35 ~~services listed in subsection 1;~~ hormone replacement therapy to an  
36 insured, including, without limitation, reducing the reimbursement  
37 of the provider of health care; or

38 (e) Offer or pay any type of material inducement, bonus or other  
39 financial incentive to a provider of health care to deny, reduce,  
40 withhold, limit or delay ~~any of the services listed in subsection 1;~~  
41 hormone replacement therapy to an insured.

42 3. ~~Except as otherwise provided in subsection 5, a~~ A policy  
43 subject to the provisions of this chapter that is delivered, issued for  
44 delivery or renewed on or after October 1, 1999, has the legal effect  
45 of including the coverage required by subsection 1, and any



1 provision of the policy or the renewal which is in conflict with this  
2 section is void.

3 4. The provisions of this section do not:

4 (a) Require an insurer to provide coverage for fertility drugs.

5 (b) Prohibit an insurer from requiring an insured to pay a  
6 deductible, copayment or coinsurance for the coverage required by  
7 ~~paragraphs (a) and (b) of~~ subsection 1 that is the same as the  
8 insured is required to pay for other prescription drugs covered by the  
9 policy.

10 5. ~~An insurer which offers or issues a policy of group health  
11 insurance and which is affiliated with a religious organization is not  
12 required to provide the coverage required by paragraph (a) of  
13 subsection 1 if the insurer objects on religious grounds. Such an  
14 insurer shall, before the issuance of a policy of group health  
15 insurance and before the renewal of such a policy, provide to the  
16 group policyholder or prospective insured, as applicable, written  
17 notice of the coverage that the insurer refuses to provide pursuant to  
18 this subsection. The insurer shall provide notice to each insured, at  
19 the time the insured receives his or her certificate of coverage or  
20 evidence of coverage, that the insurer refused to provide coverage  
21 pursuant to this subsection.~~

22 ~~6. If an insurer refuses, pursuant to subsection 5, to provide the  
23 coverage required by paragraph (a) of subsection 1, an employer  
24 may otherwise provide for the coverage for the employees of the  
25 employer.~~

26 ~~7.~~ As used in this section, "provider of health care" has the  
27 meaning ascribed to it in NRS 629.031.

28 **Sec. 30.6.** NRS 689B.0377 is hereby amended to read as  
29 follows:

30 689B.0377 1. ~~Except as otherwise provided in subsection 5,~~  
31 **an** insurer that offers or issues a policy of group health  
32 insurance which provides coverage for outpatient care shall include  
33 in the policy coverage for any health care service related to  
34 ~~contraceptives or~~ hormone replacement therapy.

35 2. An insurer that offers or issues a policy of group health  
36 insurance that provides coverage for outpatient care shall not:

37 (a) Require an insured to pay a higher deductible, copayment or  
38 coinsurance or require a longer waiting period or other condition for  
39 coverage for outpatient care related to ~~contraceptives or~~ hormone  
40 replacement therapy than is required for other outpatient care  
41 covered by the policy;

42 (b) Refuse to issue a policy of group health insurance or cancel a  
43 policy of group health insurance solely because the person applying  
44 for or covered by the policy uses or may use in the future ~~any of the  
45 services listed in subsection 1;~~ **hormone replacement therapy;**



1 (c) Offer or pay any type of material inducement or financial  
2 incentive to an insured to discourage the insured from accessing  
3 ~~any of the services listed in subsection 1;~~ *hormone replacement*  
4 *therapy;*

5 (d) Penalize a provider of health care who provides ~~any of the~~  
6 ~~services listed in subsection 1~~ *hormone replacement therapy* to an  
7 insured, including, without limitation, reducing the reimbursement  
8 of the provider of health care; or

9 (e) Offer or pay any type of material inducement, bonus or other  
10 financial incentive to a provider of health care to deny, reduce,  
11 withhold, limit or delay ~~any of the services listed in subsection 1~~  
12 *hormone replacement therapy* to an insured.

13 3. ~~Except as otherwise provided in subsection 5, a~~ A policy  
14 subject to the provisions of this chapter that is delivered, issued for  
15 delivery or renewed on or after October 1, 1999, has the legal effect  
16 of including the coverage required by subsection 1, and any  
17 provision of the policy or the renewal which is in conflict with this  
18 section is void.

19 4. The provisions of this section do not prohibit an insurer from  
20 requiring an insured to pay a deductible, copayment or coinsurance  
21 for the coverage required by subsection 1 that is the same as the  
22 insured is required to pay for other outpatient care covered by the  
23 policy.

24 5. ~~An insurer which offers or issues a policy of group health~~  
25 ~~insurance and which is affiliated with a religious organization is not~~  
26 ~~required to provide the coverage for health care service related to~~  
27 ~~contraceptives required by this section if the insurer objects on~~  
28 ~~religious grounds. Such an insurer shall, before the issuance of a~~  
29 ~~policy of group health insurance and before the renewal of such a~~  
30 ~~policy, provide to the group policyholder or prospective insured, as~~  
31 ~~applicable, written notice of the coverage that the insurer refuses to~~  
32 ~~provide pursuant to this subsection. The insurer shall provide notice~~  
33 ~~to each insured, at the time the insured receives his or her certificate~~  
34 ~~of coverage or evidence of coverage, that the insurer refused to~~  
35 ~~provide coverage pursuant to this subsection.~~

36 ~~6. If an insurer refuses, pursuant to subsection 5, to provide the~~  
37 ~~coverage required by paragraph (a) of subsection 1, an employer~~  
38 ~~may otherwise provide for the coverage for the employees of the~~  
39 ~~employer.~~

40 ~~7.~~ As used in this section, "provider of health care" has the  
41 meaning ascribed to it in NRS 629.031.

42 **Sec. 31.** NRS 689B.500 is hereby amended to read as follows:

43 689B.500 ~~A carrier that issues a group health plan or coverage~~  
44 ~~under blanket accident and health insurance or group health~~





1 ~~insurance shall not deny, exclude or limit a benefit for a preexisting~~  
2 ~~condition.~~

3 *1. An insurer shall offer or issue a policy of group health*  
4 *insurance to any person regardless of the health status of the*  
5 *person or any dependent of the person. Such health status*  
6 *includes, without limitation:*

7 *(a) Any preexisting medical condition of the person, including,*  
8 *without limitation, any physical or mental illness;*

9 *(b) The claims history of the person, including, without*  
10 *limitation, any prior health care services received by the person;*

11 *(c) Genetic information relating to the person; and*

12 *(d) Any increased risk for illness, injury or any other medical*  
13 *condition of the person, including, without limitation, any medical*  
14 *condition caused by an act of domestic violence.*

15 *2. An insurer that offers or issues a policy of group health*  
16 *insurance shall not:*

17 *(a) Deny, limit or exclude a benefit based on the health status*  
18 *of an insured; or*

19 *(b) Require an insured, as a condition of enrollment or*  
20 *renewal, to pay a premium, deductible, copay or coinsurance*  
21 *based on his or her health status which is greater than the*  
22 *premium, deductible, copay or coinsurance charged to a similarly*  
23 *situated insured or the covered dependent of such an insured who*  
24 *does not have such a health status.*

25 *3. An insurer that offers or issues a policy of group health*  
26 *insurance shall not adjust a premium, deductible, copay or*  
27 *coinsurance for any insured on the basis of genetic information*  
28 *relating to the insured or the covered dependent of the insured.*

29 **Sec. 32.** NRS 689B.520 is hereby amended to read as follows:

30 689B.520 1. Except as otherwise provided in this subsection,  
31 a group health plan or coverage offered under group health  
32 insurance issued pursuant to this chapter ~~{that includes coverage for~~  
33 ~~maternity care and pediatric care for newborn infants}~~ may not  
34 restrict benefits for any length of stay in a hospital in connection  
35 with childbirth for a mother or newborn infant covered by the plan  
36 or coverage to:

37 (a) Less than 48 hours after a normal vaginal delivery; and

38 (b) Less than 96 hours after a cesarean section.

39 ↪ If a different length of stay is provided in the guidelines  
40 established by the American College of Obstetricians and  
41 Gynecologists, or its successor organization, and the American  
42 Academy of Pediatrics, or its successor organization, the group  
43 health plan or health insurance coverage may follow such guidelines  
44 in lieu of following the length of stay set forth above. The  
45 provisions of this subsection do not apply to any group health plan



1 or health insurance coverage in any case in which the decision to  
2 discharge the mother or newborn infant before the expiration of the  
3 minimum length of stay set forth in this subsection is made by the  
4 attending physician of the mother or newborn infant.

5 2. Nothing in this section requires a mother to:

6 (a) Deliver her baby in a hospital; or

7 (b) Stay in a hospital for a fixed period following the birth of her  
8 child.

9 3. A group health plan or coverage under group health  
10 insurance ~~[that offers coverage for maternity care and pediatric care~~  
11 ~~of newborn infants]~~ may not:

12 (a) Deny a mother or her newborn infant coverage or continued  
13 coverage under the terms of the plan or coverage if the sole purpose  
14 of the denial of coverage or continued coverage is to avoid the  
15 requirements of this section;

16 (b) Provide monetary payments or rebates to a mother to  
17 encourage her to accept less than the minimum protection available  
18 pursuant to this section;

19 (c) Penalize, or otherwise reduce or limit, the reimbursement of  
20 an attending provider of health care because the attending provider  
21 of health care provided care to a mother or newborn infant in  
22 accordance with the provisions of this section;

23 (d) Provide incentives of any kind to an attending physician to  
24 induce the attending physician to provide care to a mother or  
25 newborn infant in a manner that is inconsistent with the provisions  
26 of this section; or

27 (e) Except as otherwise provided in subsection 4, restrict  
28 benefits for any portion of a hospital stay required pursuant to the  
29 provisions of this section in a manner that is less favorable than the  
30 benefits provided for any preceding portion of that stay.

31 4. Nothing in this section:

32 (a) Prohibits a group health plan or carrier from imposing a  
33 deductible, coinsurance or other mechanism for sharing costs  
34 relating to benefits for hospital stays in connection with childbirth  
35 for a mother or newborn child covered by the plan, except that such  
36 coinsurance or other mechanism for sharing costs for any portion of  
37 a hospital stay required by this section may not be greater than the  
38 coinsurance or other mechanism for any preceding portion of that  
39 stay.

40 (b) Prohibits an arrangement for payment between a group  
41 health plan or carrier and a provider of health care that uses  
42 capitation or other financial incentives, if the arrangement is  
43 designed to provide services efficiently and consistently in the best  
44 interest of the mother and her newborn infant.



\* A B 4 0 8 R 3 \*

1 (c) Prevents a group health plan or carrier from negotiating with  
2 a provider of health care concerning the level and type of  
3 reimbursement to be provided in accordance with this section.

4 *5. A policy of group health insurance subject to the*  
5 *provisions of this chapter that is delivered, issued for delivery or*  
6 *renewed on or after January 1, 2018, has the legal effect of*  
7 *including the coverage required by subsection 1, and any*  
8 *provision of the policy or the renewal which is in conflict with this*  
9 *section is void.*

10 *6. As used in this section, "provider of health care" has the*  
11 *meaning ascribed to it in NRS 629.031.*

12 **Sec. 33.** Chapter 689C of NRS is hereby amended by adding  
13 thereto the provisions set forth as sections 34 to 39, inclusive, of this  
14 act.

15 **Sec. 34.** *1. A carrier that offers or issues a health benefit*  
16 *plan which provides coverage for dependent children shall*  
17 *continue to make such coverage available for an adult child of an*  
18 *insured until such child reaches 26 years of age.*

19 *2. Nothing in this section shall be construed as requiring a*  
20 *carrier to make coverage available for a dependent of an adult*  
21 *child of an insured.*

22 **Sec. 34.5.** *1. Except as otherwise provided in subsection 7,*  
23 *a carrier that offers or issues a health benefit plan shall include in*  
24 *the plan coverage for:*

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

- 27 *(1) Lawfully prescribed or ordered;*  
28 *(2) Approved by the Food and Drug Administration;*  
29 *(3) Listed in subsection 10; and*  
30 *(4) Dispensed in accordance with section 11.3 of this act;*

31 *(b) Any type of device for contraception which is:*

- 32 *(1) Lawfully prescribed or ordered;*  
33 *(2) Approved by the Food and Drug Administration; and*  
34 *(3) Listed in subsection 10;*

35 *(c) Insertion of a device for contraception or removal of such a*  
36 *device if the device was inserted while the insured was covered by*  
37 *the same health benefit plan;*

38 *(d) Education and counseling relating to the initiation of the*  
39 *use of contraception and any necessary follow-up after initiating*  
40 *such use;*

41 *(e) Management of side effects relating to contraception; and*

42 *(f) Voluntary sterilization for women.*

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



1       3. *If a covered therapeutic equivalent listed in subsection 1 is*  
2 *not available or a provider of health care deems a covered*  
3 *therapeutic equivalent to be medically inappropriate, an alternate*  
4 *therapeutic equivalent prescribed by a provider of health care*  
5 *must be covered by the carrier.*

6       4. *Except as otherwise provided in subsections 8, 9 and 11, a*  
7 *carrier that offers or issues a health benefit plan shall not:*

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

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

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

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

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

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

27       5. *Coverage pursuant to this section for the covered*  
28 *dependent of an insured must be the same as for the insured.*

29       6. *Except as otherwise provided in subsection 7, a health*  
30 *benefit plan subject to the provisions of this chapter that is*  
31 *delivered, issued for delivery or renewed on or after January 1,*  
32 *2018, has the legal effect of including the coverage required by*  
33 *subsection 1, and any provision of the plan or the renewal which*  
34 *is in conflict with this section is void.*

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

42       8. *A carrier may require an insured to pay a higher*  
43 *deductible, copayment or coinsurance for a drug for contraception*  
44 *if the insured refuses to accept a therapeutic equivalent of the*  
45 *drug.*



1 9. For each of the 18 methods of contraception listed in  
2 subsection 10 that have been approved by the Food and Drug  
3 Administration, a health benefit plan must include at least one  
4 drug or device for contraception within each method for which no  
5 deductible, copayment or coinsurance may be charged to the  
6 insured, but the carrier may charge a deductible, copayment or  
7 coinsurance for any other drug or device that provides the same  
8 method of contraception.

9 10. The following 18 methods of contraception must be  
10 covered pursuant to this section:

- 11 (a) Voluntary sterilization for women;
- 12 (b) Surgical sterilization implants for women;
- 13 (c) Implantable rods;
- 14 (d) Copper-based intrauterine devices;
- 15 (e) Progesterone-based intrauterine devices;
- 16 (f) Injections;
- 17 (g) Combined estrogen- and progestin-based drugs;
- 18 (h) Progestin-based drugs;
- 19 (i) Extended- or continuous-regimen drugs;
- 20 (j) Estrogen- and progestin-based patches;
- 21 (k) Vaginal contraceptive rings;
- 22 (l) Diaphragms with spermicide;
- 23 (m) Sponges with spermicide;
- 24 (n) Cervical caps with spermicide;
- 25 (o) Female condoms;
- 26 (p) Spermicide;
- 27 (q) Combined estrogen- and progestin-based drugs for  
28 emergency contraception or progestin-based drugs for emergency  
29 contraception; and
- 30 (r) Ulipristal acetate for emergency contraception.

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

37 12. A carrier shall not use medical management techniques  
38 to require an insured to use a different method of contraception  
39 other than the method prescribed or ordered by a provider of  
40 health care.

41 13. 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  
44 request an exception relating to any medical management



1 *technique used by the carrier to obtain any benefit required by this*  
2 *section without a higher deductible, copayment or coinsurance.*

3 *14. As used in this section:*

4 *(a) "Medical management technique" means a practice which*  
5 *is used to control the cost or utilization of health care services or*  
6 *prescription drug use. The term includes, without limitation, the*  
7 *use 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*  
12 *provided, in whole or in part, through a defined set of providers of*  
13 *health care under contract with the carrier. The term does not*  
14 *include an arrangement for the 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*

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

26 **Sec. 35. 1. A carrier that offers or issues a health benefit**  
27 **plan shall include in the plan coverage for:**

28 *(a) Counseling and support for breastfeeding, including*  
29 *breastfeeding equipment, counseling and education during the*  
30 *antenatal, perinatal and postpartum period for not more than 1*  
31 *year;*

32 *(b) Screening and counseling for interpersonal and domestic*  
33 *violence for women at least annually, with initial intervention*  
34 *services consisting of education, strategies to reduce harm,*  
35 *supportive services or a referral for any other appropriate*  
36 *services;*

37 *(c) Behavioral counseling concerning sexually transmitted*  
38 *diseases from a provider of health care for sexually active women*  
39 *who are at increased risk for such diseases;*

40 *(d) Such prenatal screenings and tests as recommended by the*  
41 *American College of Obstetricians and Gynecologists or its*  
42 *successor organization;*

43 *(e) Screening for blood pressure abnormalities and diabetes,*  
44 *including gestational diabetes, after at least 24 weeks of gestation*  
45 *or as ordered by a provider of health care;*



1 (f) Screening for cervical cancer at such intervals as are  
2 recommended by the American College of Obstetricians and  
3 Gynecologists or its successor organization;

4 (g) Such well-woman preventive visits as recommended by the  
5 Health Resources and Services Administration, which must  
6 include at least one such visit per year beginning at 14 years of  
7 age;

8 (h) A daily dose of 0.4 to 0.8 milligrams of folic acid for  
9 women who are capable of becoming pregnant;

10 (i) Aspirin for the prevention of preeclampsia for women who  
11 are determined to be at a high risk of that condition after 12 weeks  
12 of gestation;

13 (j) Medication to prevent breast cancer for women who are at  
14 a high risk of developing breast cancer and have a low risk of  
15 adverse side effects from the medication; and

16 (k) Prophylactic ocular tubal medication for the prevention of  
17 gonococcal ophthalmia in newborns.

18 2. A carrier must ensure that the benefits required by  
19 subsection 1 are made available to an insured through a provider  
20 of health care who participates in the network plan of the carrier.

21 3. Except as otherwise provided in subsection 5, a carrier that  
22 offers or issues a health benefit plan shall not:

23 (a) Require an insured to pay a higher deductible, any  
24 copayment or coinsurance or require a longer waiting period or  
25 other condition to obtain any benefit provided in the health benefit  
26 plan pursuant to subsection 1;

27 (b) Refuse to issue a health benefit plan or cancel a health  
28 benefit plan solely because the person applying for or covered by  
29 the plan uses or may use a benefit provided in the health benefit  
30 plan pursuant to subsection 1;

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

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

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

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

43 4. A health benefit plan subject to the provisions of this  
44 chapter that is delivered, issued for delivery or renewed on or after  
45 January 1, 2018, has the legal effect of including the coverage





1 *required by subsection 1, and any provision of the plan or the*  
2 *renewal which is in conflict with this section is void.*

3 *5. Except as otherwise provided in this section and federal*  
4 *law, a carrier may use medical management techniques,*  
5 *including, without limitation, any available clinical evidence, to*  
6 *determine the frequency of or treatment relating to any benefit*  
7 *required by this section or the type of provider of health care to*  
8 *use for such treatment.*

9 *6. As used in this section:*

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

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

21 *(c) "Provider of health care" has the meaning ascribed to it in*  
22 *NRS 629.031.*

23 *Sec. 36. 1. A carrier that offers or issues a health benefit*  
24 *plan shall include in the plan coverage for:*

25 *(a) Counseling relating to the dietary needs of adults who are*  
26 *at a high risk of chronic diseases;*

27 *(b) Statin preventive medication for persons between the ages*  
28 *of 40 and 75 years who do not have a history of cardiovascular*  
29 *disease, but who have:*

30 *(1) One or more risk factors for cardiovascular disease;*  
31 *and*

32 *(2) A calculated risk of at least 10 percent of acquiring*  
33 *cardiovascular disease within the next 10 years;*

34 *(c) Aspirin for persons between the ages of 50 and 59 years*  
35 *who have a calculated risk of at least 10 percent of acquiring*  
36 *cardiovascular disease within the next 10 years and a life*  
37 *expectancy of at least 10 years;*

38 *(d) Vitamin D supplements for persons who are at least 65*  
39 *years of age to prevent the person from falling if the person:*

40 *(1) Does not reside in a medical facility or a facility for the*  
41 *dependent; and*

42 *(2) Has an increased risk of falls;*

43 *(e) Tuberculosis screenings for latent tuberculosis infection in*  
44 *persons with increased risk of contracting tuberculosis;*



1 (f) Screening for high blood pressure to confirm a diagnosis  
2 made outside a clinical setting before treatment is commenced;

3 (g) One abdominal aortic screening by ultrasound to detect  
4 abdominal aortic aneurisms for men between ages of 65 and 75  
5 years who have smoked during their lifetimes;

6 (h) Screening for hepatitis B infection for persons who are at a  
7 high risk of contracting hepatitis B;

8 (i) Screening for hepatitis C infection for persons who are at a  
9 high risk of contracting hepatitis C;

10 (j) One screening for hepatitis C infection for persons born  
11 between 1945 and 1965;

12 (k) Screening for osteoporosis for women who:

13 (1) Are 65 years of age and older; or

14 (2) Have a risk of fracturing a bone equal to or greater  
15 than that of a woman who is 65 years of age without any  
16 additional risk factors;

17 (l) Screening for alcohol misuse for persons 18 years of age or  
18 older;

19 (m) If a person engages in risky or hazardous consumption of  
20 alcohol, as determined by the screening described in paragraph  
21 (l), behavioral counseling to reduce such behavior; and

22 (n) Screening for lung cancer using low-dose computed  
23 tomography for persons between the ages of 55 and 80 years who:

24 (1) Have a smoking history of 30 pack-years;

25 (2) Smoke or have stopped smoking within the immediately  
26 preceding 15 years; and

27 (3) Do not suffer from a health problem that substantially  
28 limits the life expectancy of the person or the willingness of the  
29 person to undergo curative surgery.

30 2. A carrier must ensure that the benefits required by  
31 subsection 1 are made available to an insured through a provider  
32 of health care who participates in the network plan of the carrier.

33 3. Except as otherwise provided in subsection 5, a carrier that  
34 offers or issues a health benefit plan shall not:

35 (a) Require an insured to pay a higher deductible, any  
36 copayment or coinsurance or require a longer waiting period or  
37 other condition to obtain any benefit provided in the health benefit  
38 plan pursuant to subsection 1;

39 (b) Refuse to issue a health benefit plan or cancel a health  
40 benefit plan solely because the person applying for or covered by  
41 the plan uses or may use a benefit provided in the health benefit  
42 plan pursuant to subsection 1;

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



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

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

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

10 4. A health benefit plan subject to the provisions of this  
11 chapter that is delivered, issued for delivery or renewed on or after  
12 January 1, 2018, has the legal effect of including the coverage  
13 required by subsection 1, and any provision of the plan or the  
14 renewal which is in conflict with this section is void.

15 5. Except as otherwise provided in this section and federal  
16 law, a carrier may use medical management techniques,  
17 including, without limitation, any available clinical evidence, to  
18 determine the frequency of or treatment relating to any benefit  
19 required by this section or the type of provider of health care to  
20 use for such treatment.

21 6. As used in this section:

22 (a) "Computed tomography" means the process of producing  
23 sectional and three-dimensional images using external ionizing  
24 radiation.

25 (b) "Facility for the dependent" has the meaning ascribed to it  
26 in NRS 449.0045.

27 (c) "Medical facility" has the meaning ascribed to it in  
28 NRS 449.0151.

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

34 (e) "Network plan" means a health benefit plan offered by a  
35 carrier under which the financing and delivery of medical care,  
36 including items and services paid for as medical care, are  
37 provided, in whole or in part, through a defined set of providers of  
38 health care under contract with the carrier. The term does not  
39 include an arrangement for the financing of premiums.

40 (f) "Pack-year" means the product of the number of packs of  
41 cigarettes smoked per day and the number of years that the person  
42 has smoked.

43 (g) "Provider of health care" has the meaning ascribed to it in  
44 NRS 629.031.



1 **Sec. 37. 1. A carrier that offers or issues a health benefit**  
2 **plan shall include in the plan coverage for:**

3 (a) **Screening for depression;**

4 (b) **All vaccinations recommended by the Advisory Committee**  
5 **on Immunization Practices of the Centers for Disease Control and**  
6 **Prevention of the United States Department of Health and Human**  
7 **Services or its successor organization;**

8 (c) **Screening, tests and counseling for such other health**  
9 **conditions and diseases as recommended by the Health Resources**  
10 **and Services Administration for persons less than 18 years of age;**  
11 **and**

12 (d) **Assessments relating to height, weight, body mass index**  
13 **and medical history for persons less than 18 years of age.**

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

17 3. **Except as otherwise provided in subsection 5, a carrier that**  
18 **offers or issues a health benefit plan shall not:**

19 (a) **Require an insured to pay a higher deductible, any**  
20 **copayment or coinsurance or require a longer waiting period or**  
21 **other condition to obtain any benefit provided in the health benefit**  
22 **plan pursuant to subsection 1;**

23 (b) **Refuse to issue a health benefit plan or cancel a health**  
24 **benefit plan solely because the person applying for or covered by**  
25 **the plan uses or may use a benefit provided in the health benefit**  
26 **plan pursuant to subsection 1;**

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

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

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

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

39 4. **A health benefit plan subject to the provisions of this**  
40 **chapter that is delivered, issued for delivery or renewed on or after**  
41 **January 1, 2018, has the legal effect of including the coverage**  
42 **required by subsection 1, and any provision of the plan or the**  
43 **renewal which is in conflict with this section is void.**

44 5. **Except as otherwise provided in this section and federal**  
45 **law, a carrier 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*  
4 *use for such treatment.*

5 *6. As used in this section:*

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

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

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

19 **Sec. 38. 1. A health benefit plan must provide coverage for**  
20 **benefits payable for expenses incurred for:**

21 *(a) Deoxyribonucleic acid testing for high-risk strains of the*  
22 *human papillomavirus every 3 years for women 30 years of age or*  
23 *older; and*

24 *(b) Administering the human papillomavirus vaccine as*  
25 *recommended for vaccination by a competent authority, including,*  
26 *without limitation, the Centers for Disease Control and Prevention*  
27 *of the United States Department of Health and Human Services,*  
28 *the Food and Drug Administration or the manufacturer of the*  
29 *vaccine.*

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

33 **3. Except as otherwise provided in subsection 5, a carrier that**  
34 **offers or issues a health benefit plan shall not:**

35 *(a) Require an insured to pay a higher deductible, any*  
36 *copayment or coinsurance or require a longer waiting period or*  
37 *other condition to obtain any benefit provided in the health benefit*  
38 *plan pursuant to subsection 1;*

39 *(b) Refuse to issue a health benefit plan or cancel a health*  
40 *benefit plan solely because the person applying for or covered by*  
41 *the plan uses or may use a benefit provided in the health benefit*  
42 *plan pursuant to subsection 1;*

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



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

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

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

10 4. A health benefit plan subject to the provisions of this  
11 chapter which is delivered, issued for delivery or renewed on or  
12 after January 1, 2018, has the legal effect of including the  
13 coverage required by subsection 1, and any provision of the plan  
14 or the renewal which is in conflict with this section is void.

15 5. Except as otherwise provided in this section and federal  
16 law, a carrier may use medical management techniques,  
17 including, without limitation, any available clinical evidence, to  
18 determine the frequency of or treatment relating to any benefit  
19 required by this section or the type of provider of health care to  
20 use for such treatment.

21 6. As used in this section:

22 (a) "Human papillomavirus vaccine" means the Quadrivalent  
23 Human Papillomavirus Recombinant Vaccine or its successor  
24 which is approved by the Food and Drug Administration for the  
25 prevention of human papillomavirus infection and cervical  
26 cancer.

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

32 (c) "Network plan" means a health benefit plan offered by a  
33 carrier under which the financing and delivery of medical care,  
34 including items and services paid for as medical care, are  
35 provided, in whole or in part, through a defined set of providers of  
36 health care under contract with the carrier. The term does not  
37 include an arrangement for the financing of premiums.

38 (d) "Provider of health care" has the meaning ascribed to it in  
39 NRS 629.031.

40 **Sec. 39. 1. A health benefit plan must provide coverage for**  
41 **benefits payable for expenses incurred for:**

42 (a) A mammogram every 2 years, or annually if ordered by a  
43 provider of health care, for women 40 years of age or older;

44 (b) Counseling concerning genetic testing for breast cancer for  
45 women who are at a high risk of developing breast cancer; and



1 (c) *Counseling concerning breast cancer chemoprevention for*  
2 *women who are at risk of developing breast cancer.*

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

6 3. *Except as otherwise provided in subsection 5, a carrier that*  
7 *offers or issues a health benefit plan shall not:*

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

12 (b) *Refuse to issue a health benefit plan or cancel a health*  
13 *benefit plan solely because the person applying for or covered by*  
14 *the plan uses or may use a benefit provided in the health benefit*  
15 *plan pursuant to subsection 1;*

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

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

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

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

28 4. *A health benefit plan subject to the provisions of this*  
29 *chapter which is delivered, issued for delivery or renewed on or*  
30 *after January 1, 2018, has the legal effect of including the*  
31 *coverage required by subsection 1, and any provision of the plan*  
32 *or the renewal which is in conflict with this section is void.*

33 5. *Except as otherwise provided in this section and federal*  
34 *law, a carrier may use medical management techniques,*  
35 *including, without limitation, any available clinical evidence, to*  
36 *determine the frequency of or treatment relating to any benefit*  
37 *required by this section or the type of provider of health care to*  
38 *use for such treatment.*

39 6. *As used in this section:*

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





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

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

9 **Sec. 40.** NRS 689C.159 is hereby amended to read as follows:  
10 689C.159 The provisions of NRS 689C.156 ~~and 689C.190~~ do  
11 not apply to health benefit plans offered by a carrier if the carrier  
12 makes the health benefit plan available in the small employer  
13 market only through a bona fide association.

14 **Sec. 41.** NRS 689C.190 is hereby amended to read as follows:  
15 689C.190 ~~[A carrier serving small employers that issues a  
16 health benefit plan shall not deny, exclude or limit a benefit for a  
17 preexisting condition.]~~

18 1. A carrier shall offer or issue a health benefit plan to any  
19 person regardless of the health status of the person or any  
20 dependent of the person. Such health status includes, without  
21 limitation:

22 (a) Any preexisting medical condition of the person, including,  
23 without limitation, any physical or mental illness;

24 (b) The claims history of the person, including, without  
25 limitation, any prior health care services received by the person;

26 (c) Genetic information relating to the person; and

27 (d) Any increased risk for illness, injury or any other medical  
28 condition of the person, including, without limitation, any medical  
29 condition caused by an act of domestic violence.

30 2. A carrier that offers or issues a health benefit plan shall  
31 not:

32 (a) Deny, limit or exclude a benefit based on the health status  
33 of an insured; or

34 (b) Require an insured, as a condition of enrollment or  
35 renewal, to pay a premium, deductible, copay or coinsurance  
36 based on his or her health status which is greater than the  
37 premium, deductible, copay or coinsurance charged to a similarly  
38 situated insured or the covered dependent of such an insured who  
39 does not have such a health status.

40 3. A carrier that offers or issues a health benefit plan shall  
41 not adjust a premium, deductible, copay or coinsurance for any  
42 insured on the basis of genetic information relating to the insured  
43 or the covered dependent of the insured.



1       **Sec. 42.** NRS 689C.193 is hereby amended to read as follows:

2       689C.193 1. A carrier shall not place any restriction on a  
3 small employer or an eligible employee or a dependent of the  
4 eligible employee as a condition of being a participant in or a  
5 beneficiary of a health benefit plan that is inconsistent with NRS  
6 689C.015 to 689C.355, inclusive **H** , *and sections 34 to 39,*  
7 *inclusive, of this act.*

8       2. A carrier that offers health insurance coverage to small  
9 employers pursuant to this chapter shall not establish rules of  
10 eligibility, including, but not limited to, rules which define  
11 applicable waiting periods, for the initial or continued enrollment  
12 under a health benefit plan offered by the carrier that are based on  
13 the following factors relating to the eligible employee or a  
14 dependent of the eligible employee:

15       (a) Health status.

16       (b) Medical condition, including physical and mental illnesses,  
17 or both.

18       (c) Claims experience.

19       (d) Receipt of health care.

20       (e) Medical history.

21       (f) Genetic information.

22       (g) Evidence of insurability, including conditions which arise  
23 out of acts of domestic violence.

24       (h) Disability.

25       3. Except as otherwise provided in NRS 689C.190, the  
26 provisions of subsection 1 do not require a carrier to provide  
27 particular benefits other than those that would otherwise be provided  
28 under the terms of the health benefit plan or coverage.

29       4. As a condition of enrollment or continued enrollment under  
30 a health benefit plan, a carrier shall not require any person to pay a  
31 premium or contribution that is greater than the premium or  
32 contribution for a similarly situated person covered by similar  
33 coverage on the basis of any factor described in subsection 2 in  
34 relation to the person or a dependent of the person.

35       5. Nothing in this section:

36       (a) Restricts the amount that a small employer may be charged  
37 for coverage by a carrier;

38       (b) Prevents a carrier from establishing premium discounts or  
39 rebates or from modifying otherwise applicable copayments or  
40 deductibles in return for adherence by the insured person to  
41 programs of health promotion and disease prevention; or

42       (c) Precludes a carrier from establishing rules relating to  
43 employer contribution or group participation when offering health  
44 insurance coverage to small employers in this State.

45       6. As used in this section:



1 (a) "Contribution" means the minimum employer contribution  
2 toward the premium for enrollment of participants and beneficiaries  
3 in a health benefit plan.

4 (b) "Group participation" means the minimum number of  
5 participants or beneficiaries that must be enrolled in a health benefit  
6 plan in relation to a specified percentage or number of eligible  
7 persons or employees of the employer.

8 **Sec. 43.** NRS 689C.194 is hereby amended to read as follows:

9 689C.194 1. Except as otherwise provided in this subsection,  
10 a health benefit plan issued pursuant to this chapter ~~that includes~~  
11 ~~coverage for maternity care and pediatric care for newborn infants~~  
12 may not restrict benefits for any length of stay in a hospital in  
13 connection with childbirth for a mother or newborn infant covered  
14 by the plan to:

15 (a) Less than 48 hours after a normal vaginal delivery; and

16 (b) Less than 96 hours after a cesarean section.

17 ↪ If a different length of stay is provided in the guidelines  
18 established by the American College of Obstetricians and  
19 Gynecologists, or its successor organization, and the American  
20 Academy of Pediatrics, or its successor organization, the health  
21 benefit plan may follow such guidelines in lieu of following the  
22 length of stay set forth above. The provisions of this subsection do  
23 not apply to any health benefit plan in any case in which the  
24 decision to discharge the mother or newborn infant before the  
25 expiration of the minimum length of stay set forth in this subsection  
26 is made by the attending physician of the mother or newborn infant.

27 2. Nothing in this section requires a mother to:

28 (a) Deliver her baby in a hospital; or

29 (b) Stay in a hospital for a fixed period following the birth of her  
30 child.

31 3. A health benefit plan ~~that offers coverage for maternity care~~  
32 ~~and pediatric care of newborn infants~~ may not:

33 (a) Deny a mother or her newborn infant coverage or continued  
34 coverage under the terms of the plan if the sole purpose of the denial  
35 of coverage or continued coverage is to avoid the requirements of  
36 this section;

37 (b) Provide monetary payments or rebates to a mother to  
38 encourage her to accept less than the minimum protection available  
39 pursuant to this section;

40 (c) Penalize, or otherwise reduce or limit, the reimbursement of  
41 an attending provider of health care because the attending provider  
42 of health care provided care to a mother or newborn infant in  
43 accordance with the provisions of this section;

44 (d) Provide incentives of any kind to an attending physician to  
45 induce the attending physician to provide care to a mother or



1 newborn infant in a manner that is inconsistent with the provisions  
2 of this section; or

3 (e) Except as otherwise provided in subsection 4, restrict  
4 benefits for any portion of a hospital stay required pursuant to the  
5 provisions of this section in a manner that is less favorable than the  
6 benefits provided for any preceding portion of that stay.

7 4. Nothing in this section:

8 (a) Prohibits a health benefit plan or carrier from imposing a  
9 deductible, coinsurance or other mechanism for sharing costs  
10 relating to benefits for hospital stays in connection with childbirth  
11 for a mother or newborn child covered by the plan, except that such  
12 coinsurance or other mechanism for sharing costs for any portion of  
13 a hospital stay required by this section may not be greater than the  
14 coinsurance or other mechanism for any preceding portion of that  
15 stay.

16 (b) Prohibits an arrangement for payment between a health  
17 benefit plan or carrier and a provider of health care that uses  
18 capitation or other financial incentives, if the arrangement is  
19 designed to provide services efficiently and consistently in the best  
20 interest of the mother and her newborn infant.

21 (c) Prevents a health benefit plan or carrier from negotiating  
22 with a provider of health care concerning the level and type of  
23 reimbursement to be provided in accordance with this section.

24 *5. A health benefit plan subject to the provisions of this*  
25 *chapter that is delivered, issued for delivery or renewed on or after*  
26 *January 1, 2018, has the legal effect of including the coverage*  
27 *required by subsection 1, and any provision of the plan or the*  
28 *renewal which is in conflict with this section is void.*

29 *6. As used in this section, "provider of health care" has the*  
30 *meaning ascribed to it in NRS 629.031.*

31 **Sec. 44.** NRS 689C.270 is hereby amended to read as follows:

32 689C.270 1. The Commissioner shall adopt regulations  
33 which require a carrier to file with the Commissioner, for approval  
34 by the Commissioner, a disclosure offered by the carrier to a small  
35 employer. The disclosure must include:

36 (a) Any significant exception, reduction or limitation that  
37 applies to the policy;

38 (b) Any restrictions on payments for emergency care, including,  
39 without limitation, related definitions of an emergency and medical  
40 necessity;

41 (c) The provision of the health benefit plan concerning the  
42 carrier's right to change premium rates and the characteristics, other  
43 than claim experience, that affect changes in premium rates;

44 (d) The provisions relating to renewability of policies and  
45 contracts; *and*



1 (e) ~~The provisions relating to any preexisting condition; and~~  
2 ~~(f)~~ Any other information that the Commissioner finds  
3 necessary to provide for full and fair disclosure of the provisions of  
4 a policy or contract of insurance issued pursuant to this chapter.

5 2. The disclosure must be written in language which is easily  
6 understood and must include a statement that the disclosure is a  
7 summary of the policy only, and that the policy itself should be read  
8 to determine the governing contractual provisions.

9 3. The Commissioner shall not approve any proposed  
10 disclosure submitted to the Commissioner pursuant to this section  
11 which does not comply with the requirements of this section and the  
12 applicable regulations.

13 4. The carrier shall make available to a small employer or a  
14 producer acting on behalf of a small employer, upon request, a copy  
15 of the disclosure approved by the Commissioner pursuant to this  
16 section for policies of health insurance for which that employer may  
17 be eligible.

18 **Sec. 45.** NRS 689C.425 is hereby amended to read as follows:

19 689C.425 A voluntary purchasing group and any contract  
20 issued to such a group pursuant to NRS 689C.360 to 689C.600,  
21 inclusive, are subject to the provisions of NRS 689C.015 to  
22 689C.355, inclusive, *and sections 34 to 39, inclusive, of this act*, to  
23 the extent applicable and not in conflict with the express provisions  
24 of NRS 687B.408 and 689C.360 to 689C.600, inclusive.

25 **Sec. 46.** NRS 689C.440 is hereby amended to read as follows:

26 689C.440 1. The Commissioner shall adopt regulations  
27 which require a carrier to file with the Commissioner, for approval  
28 by the Commissioner, a disclosure offered by the carrier to a  
29 voluntary purchasing group. The disclosure must include:

30 (a) Any significant exception, prior authorization, reduction or  
31 limitation that applies to a contract;

32 (b) Any restrictions on payments for emergency care, including,  
33 without limitation, related definitions of an emergency and medical  
34 necessity;

35 (c) Any provision of a contract concerning the carrier's right to  
36 change premium rates and the characteristics, other than claim  
37 experience, that affect changes in premium rates;

38 (d) The provisions relating to renewability of contracts; *and*

39 (e) ~~The provisions relating to any preexisting condition; and~~  
40 ~~(f)~~ Any other information that the Commissioner finds  
41 necessary to provide for full and fair disclosure of the provisions of  
42 a contract.

43 2. The disclosure must be written in a language which is easily  
44 understood and must include a statement that the disclosure is a



1 summary of the contract only, and that the contract itself should be  
2 read to determine the governing contractual provisions.

3 3. The Commissioner shall not approve any proposed  
4 disclosure submitted to the Commissioner pursuant to this section  
5 which does not comply with the requirements of this section and the  
6 applicable regulations.

7 **Sec. 47.** Chapter 695A of NRS is hereby amended by adding  
8 thereto the provisions set forth as sections 48 to 55, inclusive, of this  
9 act.

10 **Sec. 48. 1.** *A society shall offer or issue a benefit contract*  
11 *to any person regardless of the health status of the person or any*  
12 *dependent of the person. Such health status includes, without*  
13 *limitation:*

14 (a) *Any preexisting medical condition of the person, including,*  
15 *without limitation, any physical or mental illness;*

16 (b) *The claims history of the person, including, without*  
17 *limitation, any prior health care services received by the person;*

18 (c) *Genetic information relating to the person; and*

19 (d) *Any increased risk for illness, injury or any other medical*  
20 *condition of the person, including, without limitation, any medical*  
21 *condition caused by an act of domestic violence.*

22 2. *A society that offers or issues a benefit contract shall not:*

23 (a) *Deny, limit or exclude a benefit based on the health status*  
24 *of an insured; or*

25 (b) *Require an insured, as a condition of enrollment or*  
26 *renewal, to pay a premium, deductible, copay or coinsurance*  
27 *based on his or her health status which is greater than the*  
28 *premium, deductible, copay or coinsurance charged to a similarly*  
29 *situated insured or the covered dependent of such an insured who*  
30 *does not have such a health status.*

31 3. *A society that offers or issues a benefit contract shall not*  
32 *adjust a premium, deductible, copay or coinsurance for any*  
33 *insured on the basis of genetic information relating to the insured*  
34 *or the covered dependent of the insured.*

35 **Sec. 49. 1.** *A society that offers or issues a benefit contract*  
36 *which provides coverage for dependent children shall continue to*  
37 *make such coverage available for an adult child of an insured*  
38 *until such child reaches 26 years of age.*

39 2. *Nothing in this section shall be construed as requiring a*  
40 *society to make coverage available for a dependent of an adult*  
41 *child of an insured.*

42 **Sec. 49.5. 1.** *Except as otherwise provided in subsection 7,*  
43 *a society that offers or issues a benefit contract shall include in the*  
44 *plan coverage for:*



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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;*  
4 (2) *Approved by the Food and Drug Administration;*  
5 (3) *Listed in subsection 10; and*  
6 (4) *Dispensed in accordance with section 11.3 of this act;*

7 (b) *Any type of device for contraception which is:*

- 8 (1) *Lawfully prescribed or ordered;*  
9 (2) *Approved by the Food and Drug Administration; and*  
10 (3) *Listed in subsection 10;*

11 (c) *Insertion of a device for contraception or removal of such a*  
12 *device if the device was inserted while the insured was covered by*  
13 *the same benefit contract;*

14 (d) *Education and counseling relating to the initiation of the*  
15 *use of contraception and any necessary follow-up after initiating*  
16 *such use;*

17 (e) *Management of side effects relating to contraception; and*

18 (f) *Voluntary sterilization for women.*

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

22 3. *If a covered therapeutic equivalent listed in subsection 1 is*  
23 *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*  
26 *must be covered by the society.*

27 4. *Except as otherwise provided in subsections 8, 9 and 11, a*  
28 *society that offers or issues a benefit contract shall not:*

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

33 (b) *Refuse to issue a benefit contract or cancel a benefit*  
34 *contract solely because the person applying for or covered by the*  
35 *plan uses or may use any such benefit;*

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

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

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





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

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

5       6. *Except as otherwise provided in subsection 7, a benefit*  
6 *contract subject to the provisions of this chapter that is delivered,*  
7 *issued for delivery or renewed on or after January 1, 2018, has the*  
8 *legal effect of including the coverage required by subsection 1,*  
9 *and any provision of the plan or the renewal which is in conflict*  
10 *with this section is void.*

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

18       8. *A society may require an insured to pay a higher*  
19 *deductible, copayment or coinsurance for a drug for contraception*  
20 *if the insured refuses to accept a therapeutic equivalent of the*  
21 *drug.*

22       9. *For each of the 18 methods of contraception listed in*  
23 *subsection 10 that have been approved by the Food and Drug*  
24 *Administration, a benefit contract must include at least one drug*  
25 *or device for contraception within each method for which no*  
26 *deductible, copayment or coinsurance may be charged to the*  
27 *insured, but the society may charge a deductible, copayment or*  
28 *coinsurance for any other drug or device that provides the same*  
29 *method of contraception.*

30       10. *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       (l) *Diaphragms with spermicide;*  
44       (m) *Sponges with spermicide;*  
45       (n) *Cervical caps with spermicide;*



1 (o) Female condoms;

2 (p) Spermicide;

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

6 (r) Ulipristal acetate for emergency contraception.

7 11. Except as otherwise provided in this section and federal  
8 law, a society 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  
12 use for such treatment.

13 12. A society shall not use medical management techniques to  
14 require an insured to use a different method of contraception  
15 other than the method prescribed or ordered by a provider of  
16 health care.

17 13. A society must provide an accessible, transparent and  
18 expedited process which is not unduly burdensome by which an  
19 insured, or the authorized representative of the insured, may  
20 request an exception relating to any medical management  
21 technique used by the society to obtain any benefit required by this  
22 section without a higher deductible, copayment or coinsurance.

23 14. As used in this section:

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

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

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

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

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

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

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



1 **Sec. 50. 1. A society that offers or issues a benefit contract**  
2 **shall include in the contract coverage for:**

3 (a) **Counseling and support for breastfeeding, including**  
4 **breastfeeding equipment, counseling and education during the**  
5 **antenatal, perinatal and postpartum period for not more than 1**  
6 **year;**

7 (b) **Screening and counseling for interpersonal and domestic**  
8 **violence for women at least annually, with initial intervention**  
9 **services consisting of education, strategies to reduce harm,**  
10 **supportive services or a referral for any other appropriate**  
11 **services;**

12 (c) **Behavioral counseling concerning sexually transmitted**  
13 **diseases from a provider of health care for sexually active women**  
14 **who are at increased risk for such diseases;**

15 (d) **Such prenatal screenings and tests as recommended by the**  
16 **American College of Obstetricians and Gynecologists or its**  
17 **successor organization;**

18 (e) **Screening for blood pressure abnormalities and diabetes,**  
19 **including gestational diabetes, after at least 24 weeks of gestation**  
20 **or as ordered by a provider of health care;**

21 (f) **Screening for cervical cancer at such intervals as are**  
22 **recommended by the American College of Obstetricians and**  
23 **Gynecologists or its successor organization;**

24 (g) **Such well-woman preventive visits as recommended by the**  
25 **Health Resources and Services Administration, which must**  
26 **include at least one such visit per year beginning at 14 years of**  
27 **age;**

28 (h) **A daily dose of 0.4 to 0.8 milligrams of folic acid for**  
29 **women who are capable of becoming pregnant;**

30 (i) **Aspirin for the prevention of preeclampsia for women who**  
31 **are determined to be at a high risk of that condition after 12 weeks**  
32 **of gestation;**

33 (j) **Medication to prevent breast cancer for women who are at**  
34 **a high risk of developing breast cancer and have a low risk of**  
35 **adverse side effects from the medication; and**

36 (k) **Prophylactic ocular tubal medication for the prevention of**  
37 **gonococcal ophthalmia in newborns.**

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

41 3. **Except as otherwise provided in subsection 5, a society that**  
42 **offers or issues a benefit contract shall not:**

43 (a) **Require an insured to pay a higher deductible, any**  
44 **copayment or coinsurance or require a longer waiting period or**



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1 *other condition to obtain any benefit provided in the benefit*  
2 *contract pursuant to subsection 1;*

3 (b) *Refuse to issue a benefit contract or cancel a benefit*  
4 *contract solely because the person applying for or covered by the*  
5 *contract uses or may use a benefit provided in the benefit contract*  
6 *pursuant to subsection 1;*

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

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

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

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

19 4. *A benefit contract subject to the provisions of this chapter*  
20 *that is delivered, issued for delivery or renewed on or after*  
21 *January 1, 2018, has the legal effect of including the coverage*  
22 *required by subsection 1, and any provision of the contract or the*  
23 *renewal which is in conflict with this section is void.*

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

30 6. *As used in this section:*

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

36 (b) *“Network plan” means a benefit contract offered by a*  
37 *society under which the financing and delivery of medical care, are*  
38 *including items and services paid for as medical care, are*  
39 *provided, in whole or in part, through a defined set of providers of*  
40 *health care under contract with the society. The term does not*  
41 *include an arrangement for the financing of premiums.*

42 (c) *“Provider of health care” has the meaning ascribed to it in*  
43 *NRS 629.031.*

44 **Sec. 51. 1.** *A society that offers or issues a benefit contract*  
45 *shall include in the contract coverage for:*



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- 1       (a) *Counseling relating to the dietary needs of adults who are*  
2 *at a high risk of chronic diseases;*  
3       (b) *Statin preventive medication for persons between the ages*  
4 *of 40 and 75 years who do not have a history of cardiovascular*  
5 *disease, but who have:*  
6       (1) *One or more risk factors for cardiovascular disease;*  
7 *and*  
8       (2) *A calculated risk of at least 10 percent of acquiring*  
9 *cardiovascular disease within the next 10 years;*  
10      (c) *Aspirin for persons between the ages of 50 and 59 years*  
11 *who have a calculated risk of at least 10 percent of acquiring*  
12 *cardiovascular disease within the next 10 years and a life*  
13 *expectancy of at least 10 years;*  
14      (d) *Vitamin D supplements for persons who are at least 65*  
15 *years of age to prevent the person from falling if the person:*  
16       (1) *Does not reside in a medical facility or a facility for the*  
17 *dependent; and*  
18       (2) *Has an increased risk of falls;*  
19      (e) *Tuberculosis screenings for latent tuberculosis infection in*  
20 *persons with increased risk of contracting tuberculosis;*  
21      (f) *Screening for high blood pressure to confirm a diagnosis*  
22 *made outside a clinical setting before treatment is commenced;*  
23      (g) *One abdominal aortic screening by ultrasound to detect*  
24 *abdominal aortic aneurisms for men between the ages of 65 and*  
25 *75 years who have smoked during their lifetimes;*  
26      (h) *Screening for hepatitis B infection for persons who are at a*  
27 *high risk of contracting hepatitis B;*  
28      (i) *Screening for hepatitis C infection for persons who are at a*  
29 *high risk of contracting hepatitis C;*  
30      (j) *One screening for hepatitis C infection for persons born*  
31 *between 1945 and 1965;*  
32      (k) *Screening for osteoporosis for women who:*  
33       (1) *Are 65 years of age and older; or*  
34       (2) *Have a risk of fracturing a bone equal to or greater*  
35 *than that of a woman who is 65 years of age without any*  
36 *additional risk factors;*  
37      (l) *Screening for alcohol misuse for persons 18 years of age or*  
38 *older;*  
39      (m) *If a person engages in risky or hazardous consumption of*  
40 *alcohol, as determined by the screening described in paragraph*  
41 *(l), behavioral counseling to reduce such behavior; and*  
42      (n) *Screening for lung cancer using low-dose computed*  
43 *tomography for persons between the ages of 55 and 80 years who:*  
44       (1) *Have a smoking history of 30 pack-years;*



1           (2) *Smoke or have stopped smoking within the immediately*  
2 *preceding 15 years; and*

3           (3) *Do not suffer from a health problem that substantially*  
4 *limits the life expectancy of the person or the willingness of the*  
5 *person to undergo curative surgery.*

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

9           3. *Except as otherwise provided in subsection 5, a society that*  
10 *offers or issues a benefit contract shall not:*

11           (a) *Require an insured to pay a higher deductible, any*  
12 *copayment or coinsurance or require a longer waiting period or*  
13 *other condition to obtain any benefit provided in the benefit*  
14 *contract pursuant to subsection 1;*

15           (b) *Refuse to issue a benefit contract or cancel a benefit*  
16 *contract solely because the person applying for or covered by the*  
17 *contract uses or may use a benefit provided in the benefit contract*  
18 *pursuant to subsection 1;*

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

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

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

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

31           4. *A benefit contract subject to the provisions of this chapter*  
32 *that is delivered, issued for delivery or renewed on or after*  
33 *January 1, 2018, has the legal effect of including the coverage*  
34 *required by subsection 1, and any provision of the contract or the*  
35 *renewal which is in conflict with this section is void.*

36           5. *Except as otherwise provided in this section and federal*  
37 *law, a society may use medical management techniques,*  
38 *including, without limitation, any available clinical evidence, to*  
39 *determine the frequency of or treatment relating to any benefit*  
40 *required by this section or the type of provider of health care to*  
41 *use for such treatment.*

42           6. *As used in this section:*

43           (a) *“Computed tomography” means the process of producing*  
44 *sectional and three-dimensional images using external ionizing*  
45 *radiation.*



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1 (b) "Facility for the dependent" has the meaning ascribed to it  
2 in NRS 449.0045.

3 (c) "Medical facility" has the meaning ascribed to it in  
4 NRS 449.0151.

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

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

16 (f) "Pack-year" means the product of the number of packs of  
17 cigarettes smoked per day and the number of years that the person  
18 has smoked.

19 (g) "Provider of health care" has the meaning ascribed to it in  
20 NRS 629.031.

21 **Sec. 52. 1. A society that offers or issues a benefit contract**  
22 **shall include in the contract coverage for:**

23 (a) Screening for depression;

24 (b) All vaccinations recommended by the Advisory Committee  
25 on Immunization Practices of the Centers for Disease Control and  
26 Prevention of the United States Department of Health and Human  
27 Services or its successor organization;

28 (c) Screening, tests and counseling for such other health  
29 conditions and diseases as recommended by the Health Resources  
30 and Services Administration for persons less than 18 years of age;  
31 and

32 (d) Assessments relating to height, weight, body mass index  
33 and medical history for persons less than 18 years of age.

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

37 3. Except as otherwise provided in subsection 5, a society that  
38 offers or issues a benefit contract shall not:

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

43 (b) Refuse to issue a benefit contract or cancel a benefit  
44 contract solely because the person applying for or covered by the



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1 *contract uses or may use a benefit provided in the benefit contract*  
2 *pursuant to subsection 1;*

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

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

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

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

15 4. *A benefit contract subject to the provisions of this chapter*  
16 *that is delivered, issued for delivery or renewed on or after*  
17 *January 1, 2018, has the legal effect of including the coverage*  
18 *required by subsection 1, and any provision of the contract or the*  
19 *renewal which is in conflict with this section is void.*

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

26 6. *As used in this section:*

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

32 (b) *“Network plan” means a benefit contract offered by a*  
33 *society under which the financing and delivery of medical care,*  
34 *including items and services paid for as medical care, are*  
35 *provided, in whole or in part, through a defined set of providers of*  
36 *health care under contract with the society. The term does not*  
37 *include an arrangement for the financing of premiums.*

38 (c) *“Provider of health care” has the meaning ascribed to it in*  
39 *NRS 629.031.*

40 **Sec. 53. 1.** *Except as otherwise provided in this subsection,*  
41 *a benefit contract issued pursuant to this chapter may not restrict*  
42 *benefits for any length of stay in a hospital in connection with*  
43 *childbirth for a mother or newborn infant covered by the contract*  
44 *to:*

45 (a) *Less than 48 hours after a normal vaginal delivery; and*



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1 (b) *Less than 96 hours after a cesarean section.*  
2 ↪ *If a different length of stay is provided in the guidelines*  
3 *established by the American College of Obstetricians and*  
4 *Gynecologists, or its successor organization, and the American*  
5 *Academy of Pediatrics, or its successor organization, the benefit*  
6 *contract may follow such guidelines in lieu of following the length*  
7 *of stay set forth above. The provisions of this subsection do not*  
8 *apply to any benefit contract in any case in which the decision to*  
9 *discharge the mother or newborn infant before the expiration of*  
10 *the minimum length of stay set forth in this subsection is made by*  
11 *the attending physician of the mother or newborn infant.*

12 2. *Nothing in this section requires a mother to:*

13 (a) *Deliver her baby in a hospital; or*

14 (b) *Stay in a hospital for a fixed period following the birth of*  
15 *her child.*

16 3. *A benefit contract may not:*

17 (a) *Deny a mother or her newborn infant coverage or*  
18 *continued coverage under the terms of the contract or coverage if*  
19 *the sole purpose of the denial of coverage or continued coverage is*  
20 *to avoid the requirements of this section;*

21 (b) *Provide monetary payments or rebates to a mother to*  
22 *encourage her to accept less than the minimum protection*  
23 *available pursuant to this section;*

24 (c) *Penalize, or otherwise reduce or limit, the reimbursement*  
25 *of an attending provider of health care because the attending*  
26 *provider of health care provided care to a mother or newborn*  
27 *infant in accordance with the provisions of this section;*

28 (d) *Provide incentives of any kind to an attending physician to*  
29 *induce the attending physician to provide care to a mother or*  
30 *newborn infant in a manner that is inconsistent with the*  
31 *provisions of this section; or*

32 (e) *Except as otherwise provided in subsection 4, restrict*  
33 *benefits for any portion of a hospital stay required pursuant to the*  
34 *provisions of this section in a manner that is less favorable than*  
35 *the benefits provided for any preceding portion of that stay.*

36 4. *Nothing in this section:*

37 (a) *Prohibits a benefit contract from imposing a deductible,*  
38 *coinsurance or other mechanism for sharing costs relating to*  
39 *benefits for hospital stays in connection with childbirth for a*  
40 *mother or newborn child covered by the contract, except that such*  
41 *coinsurance or other mechanism for sharing costs for any portion*  
42 *of a hospital stay required by this section may not be greater than*  
43 *the coinsurance or other mechanism for any preceding portion of*  
44 *that stay.*



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1 (b) Prohibits an arrangement for payment between a benefit  
2 contract or society and a provider of health care that uses  
3 capitation or other financial incentives, if the arrangement is  
4 designed to provide services efficiently and consistently in the best  
5 interest of the mother and her newborn infant.

6 (c) Prevents a benefit contract or society from negotiating with  
7 a provider of health care concerning the level and type of  
8 reimbursement to be provided in accordance with this section.

9 5. A benefit contract subject to the provisions of this chapter  
10 that is delivered, issued for delivery or renewed on or after  
11 January 1, 2018, has the legal effect of including the coverage  
12 required by subsection 1, and any provision of the contract or the  
13 renewal which is in conflict with this section is void.

14 6. As used in this section, "provider of health care" has the  
15 meaning ascribed to it in NRS 629.031.

16 **Sec. 54. 1.** A benefit contract must provide coverage for  
17 benefits payable for expenses incurred for:

18 (a) Deoxyribonucleic acid testing for high-risk strains of the  
19 human papillomavirus every 3 years for women 30 years of age or  
20 older; and

21 (b) Administering the human papillomavirus vaccine as  
22 recommended for vaccination by a competent authority, including,  
23 without limitation, the Centers for Disease Control and Prevention  
24 of the United States Department of Health and Human Services,  
25 the Food and Drug Administration or the manufacturer of the  
26 vaccine.

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

30 3. Except as otherwise provided in subsection 5, a society that  
31 offers or issues a benefit contract shall not:

32 (a) Require an insured to pay a higher deductible, any  
33 copayment or coinsurance or require a longer waiting period or  
34 other condition to obtain any benefit provided in the benefit  
35 contract pursuant to subsection 1;

36 (b) Refuse to issue a benefit contract or cancel a benefit  
37 contract solely because the person applying for or covered by the  
38 contract uses or may use a benefit provided in the benefit contract  
39 pursuant to subsection 1;

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

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



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

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

7 4. A benefit contract subject to the provisions of this chapter  
8 which is delivered, issued for delivery or renewed on or after  
9 January 1, 2018, has the legal effect of including the coverage  
10 required by subsection 1, and any provision of the contract or the  
11 renewal which is in conflict with this section is void.

12 5. Except as otherwise provided in this section and federal  
13 law, a society 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  
17 use for such treatment.

18 6. As used in this section:

19 (a) "Human papillomavirus vaccine" means the *Quadrivalent*  
20 *Human Papillomavirus Recombinant Vaccine* or its successor  
21 which is approved by the Food and Drug Administration for the  
22 prevention of human papillomavirus infection and cervical  
23 cancer.

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

29 (c) "Network plan" means a benefit contract offered by a  
30 society under which the financing and delivery of medical care,  
31 including items and services paid for as medical care, are  
32 provided, in whole or in part, through a defined set of providers of  
33 health care under contract with the society. The term does not  
34 include an arrangement for the financing of premiums.

35 (d) "Provider of health care" has the meaning ascribed to it in  
36 NRS 629.031.

37 **Sec. 55. 1.** A benefit contract must provide coverage for  
38 benefits payable for expenses incurred for:

39 (a) A mammogram every 2 years, or annually if ordered by a  
40 provider of health care, for women 40 years of age or older;

41 (b) Counseling concerning genetic testing for breast cancer for  
42 women who are at a high risk of developing breast cancer; and

43 (c) Counseling concerning breast cancer chemoprevention for  
44 women who are at risk of developing breast cancer.



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

4       3. *Except as otherwise provided in subsection 5, a society that*  
5 *offers or issues a benefit contract shall not:*

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

10       (b) *Refuse to issue a benefit contract or cancel a benefit*  
11 *contract solely because the person applying for or covered by the*  
12 *contract uses or may use a benefit provided in the benefit contract*  
13 *pursuant to subsection 1;*

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

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

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

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

26       4. *A benefit contract subject to the provisions of this chapter*  
27 *which is delivered, issued for delivery or renewed on or after*  
28 *January 1, 2018, has the legal effect of including the coverage*  
29 *required by subsection 1, and any provision of the contract or the*  
30 *renewal which is in conflict with this section is void.*

31       5. *Except as otherwise provided in this section and federal*  
32 *law, a society may use medical management techniques,*  
33 *including, without limitation, any available clinical evidence, to*  
34 *determine the frequency of or treatment relating to any benefit*  
35 *required by this section or the type of provider of health care to*  
36 *use for such treatment.*

37       6. *As used in this section:*

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

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



1 *provided, in whole or in part, through a defined set of providers of*  
2 *health care under contract with the society. The term does not*  
3 *include an arrangement for the financing of premiums.*

4 (c) *“Provider of health care” has the meaning ascribed to it in*  
5 *NRS 629.031.*

6 **Sec. 56.** Chapter 695B of NRS is hereby amended by adding  
7 thereto the provisions set forth as sections 57 to 62, inclusive, of this  
8 act.

9 **Sec. 57. 1.** *An insurer shall offer or issue a contract for*  
10 *hospital or medical service to any person regardless of the health*  
11 *status of the person or any dependent of the person. Such health*  
12 *status includes, without limitation:*

13 (a) *Any preexisting medical condition of the person, including,*  
14 *without limitation, any physical or mental illness;*

15 (b) *The claims history of the person, including, without*  
16 *limitation, any prior health care services received by the person;*

17 (c) *Genetic information relating to the person; and*

18 (d) *Any increased risk for illness, injury or any other medical*  
19 *condition of the person, including, without limitation, any medical*  
20 *condition caused by an act of domestic violence.*

21 2. *An insurer that offers or issues a contract for hospital or*  
22 *medical service shall not:*

23 (a) *Deny, limit or exclude a benefit based on the health status*  
24 *of an insured; or*

25 (b) *Require an insured, as a condition of enrollment or*  
26 *renewal, to pay a premium, deductible, copay or coinsurance*  
27 *based on his or her health status which is greater than the*  
28 *premium, deductible, copay or coinsurance charged to a similarly*  
29 *situated insured or the covered dependent of such an insured who*  
30 *does not have such a health status.*

31 3. *An insurer that offers or issues a contract for hospital or*  
32 *medical service shall not adjust a premium, deductible, copay or*  
33 *coinsurance for any insured on the basis of genetic information*  
34 *relating to the insured or the covered dependent of the insured.*

35 **Sec. 58. 1.** *An insurer that offers or issues a contract for*  
36 *hospital or medical service which provides coverage for dependent*  
37 *children shall continue to make such coverage available for an*  
38 *adult child of an insured until such child reaches 26 years of age.*

39 2. *Nothing in this section shall be construed as requiring a*  
40 *hospital or medical service corporation to make coverage available*  
41 *for a dependent of an adult child of an insured.*

42 **Sec. 58.5. 1.** *Except as otherwise provided in subsection 7,*  
43 *an insurer that offers or issues a contract for hospital or medical*  
44 *service shall include in the contract 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;*  
4 (2) *Approved by the Food and Drug Administration;*  
5 (3) *Listed in subsection 11; and*  
6 (4) *Dispensed in accordance with section 11.3 of this act;*

7 (b) *Any type of device for contraception which is:*

- 8 (1) *Lawfully prescribed or ordered;*  
9 (2) *Approved by the Food and Drug Administration; and*  
10 (3) *Listed in subsection 11;*

11 (c) *Insertion of a device for contraception or removal of such a*  
12 *device if the device was inserted while the insured was covered by*  
13 *the same contract for hospital or medical service;*

14 (d) *Education and counseling relating to the initiation of the*  
15 *use of contraception and any necessary follow-up after initiating*  
16 *such use;*

17 (e) *Management of side effects relating to contraception; and*

18 (f) *Voluntary sterilization for women.*

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

22 3. *If a covered therapeutic equivalent listed in subsection 1 is*  
23 *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*  
26 *must be covered by the insurer.*

27 4. *Except as otherwise provided in subsections 9, 10 and 12,*  
28 *an insurer that offers or issues a contract for hospital or medical*  
29 *service 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 *contract pursuant to subsection 1;*

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

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

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

44 (e) *Offer or pay any type of material inducement, bonus or*  
45 *other financial incentive to a provider of health care to deny,*





1 *reduce, withhold, limit or delay access to any such benefit to an*  
2 *insured; or*

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

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

7 *6. Except as otherwise provided in subsection 7, a contract*  
8 *for hospital or medical service subject to the provisions of this*  
9 *chapter that is delivered, issued for delivery or renewed on or after*  
10 *January 1, 2018, has the legal effect of including the coverage*  
11 *required by subsection 1, and any provision of the contract or the*  
12 *renewal which is in conflict with this section is void.*

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

21 *8. If an insurer refuses, pursuant to subsection 7, to provide*  
22 *the coverage required by subsection 1, an employer may otherwise*  
23 *provide for the coverage for the employees of the employer.*

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

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

36 *11. The following 18 methods of contraception must be*  
37 *covered pursuant to this section:*

- 38 *(a) Voluntary sterilization for women;*  
39 *(b) Surgical sterilization implants for women;*  
40 *(c) Implantable rods;*  
41 *(d) Copper-based intrauterine devices;*  
42 *(e) Progesterone-based intrauterine devices;*  
43 *(f) Injections;*  
44 *(g) Combined estrogen- and progestin-based drugs;*  
45 *(h) Progestin-based drugs;*



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- 1 (i) *Extended- or continuous-regimen drugs;*
- 2 (j) *Estrogen- and progestin-based patches;*
- 3 (k) *Vaginal contraceptive rings;*
- 4 (l) *Diaphragms with spermicide;*
- 5 (m) *Sponges with spermicide;*
- 6 (n) *Cervical caps with spermicide;*
- 7 (o) *Female condoms;*
- 8 (p) *Spermicide;*
- 9 (q) *Combined estrogen- and progestin-based drugs for*
- 10 *emergency contraception or progestin-based drugs for emergency*
- 11 *contraception; and*
- 12 (r) *Ulipristal acetate for emergency contraception.*

13 12. *Except as otherwise provided in this section and federal*  
14 *law, an insurer may use medical management techniques,*  
15 *including, without limitation, any available clinical evidence, to*  
16 *determine the frequency of or treatment relating to any benefit*  
17 *required by this section or the type of provider of health care to*  
18 *use for such treatment.*

19 13. *An insurer shall not use medical management techniques*  
20 *to require an insured to use a different method of contraception*  
21 *other than the method prescribed or ordered by a provider of*  
22 *health care.*

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

30 15. *As used in this section:*

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

36 (b) *“Network plan” means a contract for hospital or medical*  
37 *service offered by an insurer under which the financing and*  
38 *delivery of medical care, including items and services paid for as*  
39 *medical care, are provided, in whole or in part, through a defined*  
40 *set of providers of health care under contract with the insurer. The*  
41 *term does not include an arrangement for the financing of*  
42 *premiums.*

43 (c) *“Provider of health care” has the meaning ascribed to it in*  
44 *NRS 629.031.*

45 (d) *“Therapeutic equivalent” means a drug which:*



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. 59.** *1. An insurer that offers or issues a contract for*  
10 *hospital or medical service shall include in the contract coverage*  
11 *for:*

12       (a) *Counseling and support for breastfeeding, including*  
13 *breastfeeding equipment, counseling and education during the*  
14 *antenatal, perinatal and postpartum period for not more than 1*  
15 *year;*

16       (b) *Screening and counseling for interpersonal and domestic*  
17 *violence for women at least annually, with initial intervention*  
18 *services consisting of education, strategies to reduce harm,*  
19 *supportive services or a referral for any other appropriate*  
20 *services;*

21       (c) *Behavioral counseling concerning sexually transmitted*  
22 *diseases from a provider of health care for sexually active women*  
23 *who are at increased risk for such diseases;*

24       (d) *Such prenatal screenings and tests as recommended by the*  
25 *American College of Obstetricians and Gynecologists or its*  
26 *successor organization;*

27       (e) *Screening for blood pressure abnormalities and diabetes,*  
28 *including gestational diabetes, after at least 24 weeks of gestation*  
29 *or as ordered by a provider of health care;*

30       (f) *Screening for cervical cancer at such intervals as are*  
31 *recommended by the American College of Obstetricians and*  
32 *Gynecologists or its successor organization;*

33       (g) *Such well-woman preventive visits as recommended by the*  
34 *Health Resources and Services Administration, which must*  
35 *include at least one such visit per year beginning at 14 years of*  
36 *age;*

37       (h) *A daily dose of 0.4 to 0.8 milligrams of folic acid for*  
38 *women who are capable of becoming pregnant;*

39       (i) *Aspirin for the prevention of preeclampsia for women who*  
40 *are determined to be at a high risk of that condition after 12 weeks*  
41 *of gestation;*

42       (j) *Medication to prevent breast cancer for women who are at*  
43 *a high risk of developing breast cancer and have a low risk of*  
44 *adverse side effects from the medication; and*



1       (k) *Prophylactic ocular tubal medication for the prevention of*  
2 *gonococcal ophthalmia in newborns.*

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

6       3. *Except as otherwise provided in subsection 5, an insurer*  
7 *that offers or issues a contract for hospital or medical service shall*  
8 *not:*

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

13       (b) *Refuse to issue a contract for hospital or medical service or*  
14 *cancel a contract for hospital or medical service solely because the*  
15 *person applying for or covered by the contract uses or may use a*  
16 *benefit provided in the contract for hospital or medical service*  
17 *pursuant to subsection 1;*

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

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

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

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

30       4. *A contract for hospital or medical service subject to the*  
31 *provisions of this chapter that is delivered, issued for delivery or*  
32 *renewed on or after January 1, 2018, has the legal effect of*  
33 *including the coverage required by subsection 1, and any*  
34 *provision of the contract or the renewal which is in conflict with*  
35 *this section is void.*

36       5. *Except as otherwise provided in this section and federal*  
37 *law, an insurer may use medical management techniques,*  
38 *including, without limitation, any available clinical evidence, to*  
39 *determine the frequency of or treatment relating to any benefit*  
40 *required by this section or the type of provider of health care to*  
41 *use for such treatment.*

42       6. *As used in this section:*

43       (a) *“Medical management technique” means a practice which*  
44 *is used to control the cost or utilization of health care services or*  
45 *prescription drug use. The term includes, without limitation, the*



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1 *use of step therapy, prior authorization or categorizing drugs and*  
2 *devices based on cost, type or method of administration.*

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

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

12 **Sec. 60. 1.** *An insurer that offers or issues a contract for*  
13 *hospital or medical service shall include in the contract coverage*  
14 *for:*

15 (a) *Counseling relating to the dietary needs of adults who are*  
16 *at a high risk of chronic diseases;*

17 (b) *Statin preventive medication for persons between the ages*  
18 *of 40 and 75 years who do not have a history of cardiovascular*  
19 *disease, but who have:*

20 (1) *One or more risk factors for cardiovascular disease;*  
21 *and*

22 (2) *A calculated risk of at least 10 percent of acquiring*  
23 *cardiovascular disease within the next 10 years;*

24 (c) *Aspirin for persons between the ages of 50 and 59 years*  
25 *who have a calculated risk of at least 10 percent of acquiring*  
26 *cardiovascular disease within the next 10 years and a life*  
27 *expectancy of at least 10 years;*

28 (d) *Vitamin D supplements for persons who are at least 65*  
29 *years of age to prevent the person from falling if the person:*

30 (1) *Does not reside in a medical facility or a facility for the*  
31 *dependent; and*

32 (2) *Has an increased risk of falls;*

33 (e) *Tuberculosis screenings for latent tuberculosis infection in*  
34 *persons with increased risk of contracting tuberculosis;*

35 (f) *Screening for high blood pressure to confirm a diagnosis*  
36 *made outside a clinical setting before treatment is commenced;*

37 (g) *One abdominal aortic screening by ultrasound to detect*  
38 *abdominal aortic aneurisms for men between the ages of 65 and*  
39 *75 years who have smoked during their lifetimes;*

40 (h) *Screening for hepatitis B infection for persons who are at a*  
41 *high risk of contracting hepatitis B;*

42 (i) *Screening for hepatitis C infection for persons who are at a*  
43 *high risk of contracting hepatitis C;*

44 (j) *One screening for hepatitis C infection for persons born*  
45 *between 1945 and 1965;*



1 (k) Screening for osteoporosis for women who:

2 (1) Are 65 years of age and older; or

3 (2) Have a risk of fracturing a bone equal to or greater  
4 than that of a woman who is 65 years of age without any  
5 additional risk factors;

6 (l) Screening for alcohol misuse for persons 18 years of age or  
7 older;

8 (m) If a person engages in risky or hazardous consumption of  
9 alcohol, as determined by the screening described in paragraph  
10 (l), behavioral counseling to reduce such behavior; and

11 (n) Screening for lung cancer using low-dose computed  
12 tomography for persons between the ages of 55 and 80 years who:

13 (1) Have a smoking history of 30 pack-years;

14 (2) Smoke or have stopped smoking within the immediately  
15 preceding 15 years; and

16 (3) Do not suffer from a health problem that substantially  
17 limits the life expectancy of the person or the willingness of the  
18 person to undergo curative surgery.

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

22 3. Except as otherwise provided in subsection 5, an insurer  
23 that offers or issues a contract for hospital or medical service shall  
24 not:

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

29 (b) Refuse to issue a contract for hospital or medical service or  
30 cancel a contract for hospital or medical service solely because the  
31 person applying for or covered by the contract uses or may use a  
32 benefit provided in the contract for hospital or medical service  
33 pursuant to subsection 1;

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

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

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

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



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1 4. A contract for hospital or medical service subject to the  
2 provisions of this chapter that is delivered, issued for delivery or  
3 renewed on or after January 1, 2018, has the legal effect of  
4 including the coverage required by subsection 1, and any  
5 provision of the contract or the renewal which is in conflict with  
6 this section is void.

7 5. Except as otherwise provided in this section and federal  
8 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  
12 use for such treatment.

13 6. As used in this section:

14 (a) "Computed tomography" means the process of producing  
15 sectional and three-dimensional images using external ionizing  
16 radiation.

17 (b) "Facility for the dependent" has the meaning ascribed to it  
18 in NRS 449.0045.

19 (c) "Medical facility" has the meaning ascribed to it in  
20 NRS 449.0151.

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

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

33 (f) "Pack-year" means the product of the number of packs of  
34 cigarettes smoked per day and the number of years that the person  
35 has smoked.

36 (g) "Provider of health care" has the meaning ascribed to it in  
37 NRS 629.031.

38 **Sec. 61. 1.** An insurer that offers or issues a contract for  
39 hospital or medical service shall include in the contract coverage  
40 for:

41 (a) Screening for depression;

42 (b) All vaccinations recommended by the Advisory Committee  
43 on Immunization Practices of the Centers for Disease Control and  
44 Prevention of the United States Department of Health and Human  
45 Services or its successor organization;





1 (c) *Screening, tests and counseling for such other health*  
2 *conditions and diseases as recommended by the Health Resources*  
3 *and Services Administration for persons less than 18 years of age;*  
4 *and*

5 (d) *Assessments relating to height, weight, body mass index*  
6 *and medical history for persons less than 18 years of age.*

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

10 3. *Except as otherwise provided in subsection 5, an insurer*  
11 *that offers or issues a contract for hospital or medical service shall*  
12 *not:*

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

17 (b) *Refuse to issue a contract for hospital or medical service or*  
18 *cancel a contract for hospital or medical service solely because the*  
19 *person applying for or covered by the contract uses or may use a*  
20 *benefit provided in the contract for hospital or medical service*  
21 *pursuant to subsection 1;*

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

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

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

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

34 4. *A contract for hospital or medical service subject to the*  
35 *provisions of this chapter that is delivered, issued for delivery or*  
36 *renewed on or after January 1, 2018, has the legal effect of*  
37 *including the coverage required by subsection 1, and any*  
38 *provision of the contract or the renewal which is in conflict with*  
39 *this section is void.*

40 5. *Except as otherwise provided in this section and federal*  
41 *law, an insurer may use medical management techniques,*  
42 *including, without limitation, any available clinical evidence, to*  
43 *determine the frequency of or treatment relating to any benefit*  
44 *required by this section or the type of provider of health care to*  
45 *use for such treatment.*



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1       6. *As used in this section:*

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

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

14       (c) *“Provider of health care” has the meaning ascribed to it in*  
15 *NRS 629.031.*

16       **Sec. 62.** *1. Except as otherwise provided in this subsection,*  
17 *a contract for hospital or medical service issued pursuant to this*  
18 *chapter may not restrict benefits for any length of stay in a*  
19 *hospital in connection with childbirth for a mother or newborn*  
20 *infant covered by the contract to:*

21       (a) *Less than 48 hours after a normal vaginal delivery; and*

22       (b) *Less than 96 hours after a cesarean section.*

23       ↪ *If a different length of stay is provided in the guidelines*  
24 *established by the American College of Obstetricians and*  
25 *Gynecologists, or its successor organization, and the American*  
26 *Academy of Pediatrics, or its successor organization, the contract*  
27 *for hospital or medical service may follow such guidelines in lieu*  
28 *of following the length of stay set forth above. The provisions of*  
29 *this subsection do not apply to any contract for hospital or medical*  
30 *service in any case in which the decision to discharge the mother*  
31 *or newborn infant before the expiration of the minimum length of*  
32 *stay set forth in this subsection is made by the attending physician*  
33 *of the mother or newborn infant.*

34       2. *Nothing in this section requires a mother to:*

35       (a) *Deliver her baby in a hospital; or*

36       (b) *Stay in a hospital for a fixed period following the birth of*  
37 *her child.*

38       3. *A contract for hospital or medical service may not:*

39       (a) *Deny a mother or her newborn infant coverage or*  
40 *continued coverage under the terms of the contract or coverage if*  
41 *the sole purpose of the denial of coverage or continued coverage is*  
42 *to avoid the requirements of this section;*

43       (b) *Provide monetary payments or rebates to a mother to*  
44 *encourage her to accept less than the minimum protection*  
45 *available pursuant to this section;*



\* A B 4 0 8 R 3 \*

1 (c) Penalize, or otherwise reduce or limit, the reimbursement  
2 of an attending provider of health care because the attending  
3 provider of health care provided care to a mother or newborn  
4 infant in accordance with the provisions of this section;

5 (d) Provide incentives of any kind to an attending physician to  
6 induce the attending physician to provide care to a mother or  
7 newborn infant in a manner that is inconsistent with the  
8 provisions of this section; or

9 (e) Except as otherwise provided in subsection 4, restrict  
10 benefits for any portion of a hospital stay required pursuant to the  
11 provisions of this section in a manner that is less favorable than  
12 the benefits provided for any preceding portion of that stay.

13 4. Nothing in this section:

14 (a) Prohibits a contract for hospital or medical service from  
15 imposing a deductible, coinsurance or other mechanism for  
16 sharing costs relating to benefits for hospital stays in connection  
17 with childbirth for a mother or newborn child covered by the  
18 contract, except that such coinsurance or other mechanism for  
19 sharing costs for any portion of a hospital stay required by this  
20 section may not be greater than the coinsurance or other  
21 mechanism for any preceding portion of that stay.

22 (b) Prohibits an arrangement for payment between an insurer  
23 and a provider of health care that uses capitation or other  
24 financial incentives, if the arrangement is designed to provide  
25 services efficiently and consistently in the best interest of the  
26 mother and her newborn infant.

27 (c) Prevents an insurer from negotiating with a provider of  
28 health care concerning the level and type of reimbursement to be  
29 provided in accordance with this section.

30 5. A contract for hospital or medical service subject to the  
31 provisions of this chapter that is delivered, issued for delivery or  
32 renewed on or after January 1, 2018, has the legal effect of  
33 including the coverage required by subsection 1, and any  
34 provision of the contract or the renewal which is in conflict with  
35 this section is void.

36 6. As used in this section, "provider of health care" has the  
37 meaning ascribed to it in NRS 629.031.

38 **Sec. 63.** NRS 695B.1912 is hereby amended to read as  
39 follows:

40 695B.1912 1. A ~~policy of health insurance~~ **contract for**  
41 **hospital or medical service** issued by a hospital or medical service  
42 corporation must provide coverage for benefits payable for expenses  
43 incurred for:

44 (a) ~~An annual cytologic screening test for women 18 years of~~  
45 ~~age or older;~~



1 ~~—(b) A baseline mammogram for women between the ages of 35~~  
2 ~~and 40; and~~

3 ~~—(c) An annual~~ *A mammogram every 2 years, or annually if*  
4 *ordered by a provider of health care, for women 40 years of age or*  
5 *older* ~~††~~;

6 *(b) Counseling concerning genetic testing for breast cancer for*  
7 *women who are at a high risk of developing breast cancer; and*

8 *(c) Counseling concerning breast cancer chemoprevention for*  
9 *women who are at risk of developing breast cancer.*

10 2. ~~†A policy of health insurance issued by a hospital or medical~~  
11 ~~service corporation must not require an insured to obtain prior~~  
12 ~~authorization for any service provided pursuant to subsection 1.†~~ *An*  
13 *insurer must ensure that the benefits required by subsection 1 are*  
14 *made available to an insured through a provider of health care*  
15 *who participates in the network plan of the insurer.*

16 3. *Except as otherwise provided in subsection 5, an insurer*  
17 *that offers or issues a contract for hospital or medical service shall*  
18 *not:*

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

23 *(b) Refuse to issue a contract for hospital or medical service or*  
24 *cancel a contract for hospital or medical service solely because the*  
25 *person applying for or covered by the contract uses or may use a*  
26 *benefit provided in the contract for hospital or medical service*  
27 *pursuant to subsection 1;*

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

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

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

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

40 4. A ~~†policy†~~ *contract for hospital or medical service* subject  
41 to the provisions of this chapter which is delivered, issued for  
42 delivery or renewed on or after ~~†October 1, 1989.†~~ *January 1, 2018,*  
43 has the legal effect of including the coverage required by subsection  
44 1, and any provision of the ~~†policy†~~ *contract* or the renewal which is  
45 in conflict with ~~†subsection 1†~~ *this section* is void.



1 5. *Except as otherwise provided in this section and federal*  
2 *law, an insurer may use medical management techniques,*  
3 *including, without limitation, any available clinical evidence, to*  
4 *determine the frequency of or treatment relating to any benefit*  
5 *required by this section or the type of provider of health care to*  
6 *use for such treatment.*

7 6. *As used in this section:*

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

13 (b) *“Network plan” means a contract for hospital or medical*  
14 *service offered by an insurer under which the financing and*  
15 *delivery of medical care, including items and services paid for as*  
16 *medical care, are provided, in whole or in part, through a defined*  
17 *set of providers of health care under contract with the insurer. The*  
18 *term does not include an arrangement for the financing of*  
19 *premiums.*

20 (c) *“Provider of health care” has the meaning ascribed to it in*  
21 *NRS 629.031.*

22 **Sec. 63.3.** NRS 695B.1916 is hereby amended to read as  
23 follows:

24 695B.1916 1. ~~Except as otherwise provided in subsection 5,~~  
25 ~~an~~ An insurer that offers or issues a contract for hospital or medical  
26 service which provides coverage for prescription drugs or devices  
27 shall include in the contract coverage for ~~the~~

28 ~~—(a) Any type of drug or device for contraception; and~~

29 ~~—(b) Any~~ any type of hormone replacement therapy ~~the~~

30 ~~→~~ which is lawfully prescribed or ordered and which has been  
31 approved by the Food and Drug Administration.

32 2. An insurer that offers or issues a contract for hospital or  
33 medical service that provides coverage for prescription drugs shall  
34 not:

35 (a) Require an insured to pay a higher deductible, copayment or  
36 coinsurance or require a longer waiting period or other condition for  
37 coverage for a prescription for ~~the~~ ~~contraceptive or~~ hormone  
38 replacement therapy than is required for other prescription drugs  
39 covered by the contract;

40 (b) Refuse to issue a contract for hospital or medical service or  
41 cancel a contract for hospital or medical service solely because the  
42 person applying for or covered by the contract uses or may use in  
43 the future ~~any of the services listed in subsection 1;~~ *hormone*  
44 *replacement therapy;*



1 (c) Offer or pay any type of material inducement or financial  
2 incentive to an insured to discourage the insured from accessing  
3 ~~any of the services listed in subsection 1;~~ *hormone replacement*  
4 *therapy;*

5 (d) Penalize a provider of health care who provides ~~any of the~~  
6 ~~services listed in subsection 1~~ *hormone replacement therapy* to an  
7 insured, including, without limitation, reducing the reimbursement  
8 of the provider of health care; or

9 (e) Offer or pay any type of material inducement, bonus or other  
10 financial incentive to a provider of health care to deny, reduce,  
11 withhold, limit or delay ~~any of the services listed in subsection 1~~  
12 *hormone replacement therapy* to an insured.

13 3. ~~Except as otherwise provided in subsection 5, a~~ A contract  
14 subject to the provisions of this chapter that is delivered, issued for  
15 delivery or renewed on or after October 1, 1999, has the legal effect  
16 of including the coverage required by subsection 1, and any  
17 provision of the contract or the renewal which is in conflict with this  
18 section is void.

19 4. The provisions of this section do not:

20 (a) Require an insurer to provide coverage for fertility drugs.

21 (b) Prohibit an insurer from requiring an insured to pay a  
22 deductible, copayment or coinsurance for the coverage required by  
23 ~~paragraphs (a) and (b) of~~ subsection 1 that is the same as the  
24 insured is required to pay for other prescription drugs covered by the  
25 contract.

26 5. ~~An insurer which offers or issues a contract for hospital or~~  
27 ~~medical service and which is affiliated with a religious organization~~  
28 ~~is not required to provide the coverage required by paragraph (a) of~~  
29 ~~subsection 1 if the insurer objects on religious grounds. Such an~~  
30 ~~insurer shall, before the issuance of a contract for hospital or~~  
31 ~~medical service and before the renewal of such a contract, provide~~  
32 ~~to the group policyholder or prospective insured, as applicable,~~  
33 ~~written notice of the coverage that the insurer refuses to provide~~  
34 ~~pursuant to this subsection. The insurer shall provide notice to each~~  
35 ~~insured, at the time the insured receives his or her certificate of~~  
36 ~~coverage or evidence of coverage, that the insurer refused to provide~~  
37 ~~coverage pursuant to this subsection.~~

38 ~~6. If an insurer refuses, pursuant to subsection 5, to provide the~~  
39 ~~coverage required by paragraph (a) of subsection 1, an employer~~  
40 ~~may otherwise provide for the coverage for the employees of the~~  
41 ~~employer.~~

42 ~~7.~~ As used in this section, "provider of health care" has the  
43 meaning ascribed to it in NRS 629.031.



1       **Sec. 63.6.** NRS 695B.1918 is hereby amended to read as  
2 follows:

3       695B.1918 1. ~~{Except as otherwise provided in subsection 5,~~  
4 ~~an}~~ **An** insurer that offers or issues a contract for hospital or medical  
5 service which provides coverage for outpatient care shall include in  
6 the contract coverage for any health care service related to  
7 ~~{contraceptives or}~~ hormone replacement therapy.

8       2. An insurer that offers or issues a contract for hospital or  
9 medical service that provides coverage for outpatient care shall not:

10       (a) Require an insured to pay a higher deductible, copayment or  
11 coinsurance or require a longer waiting period or other condition for  
12 coverage for outpatient care related to ~~{contraceptives or}~~ hormone  
13 replacement therapy than is required for other outpatient care  
14 covered by the contract;

15       (b) Refuse to issue a contract for hospital or medical service or  
16 cancel a contract for hospital or medical service solely because the  
17 person applying for or covered by the contract uses or may use in  
18 the future ~~{any of the services listed in subsection 1;}~~ **hormone**  
19 **replacement therapy;**

20       (c) Offer or pay any type of material inducement or financial  
21 incentive to an insured to discourage the insured from accessing  
22 ~~{any of the services listed in subsection 1;}~~ **hormone replacement**  
23 **therapy;**

24       (d) Penalize a provider of health care who provides ~~{any of the~~  
25 ~~services listed in subsection 1}~~ **hormone replacement therapy** to an  
26 insured, including, without limitation, reducing the reimbursement  
27 of the provider of health care; or

28       (e) Offer or pay any type of material inducement, bonus or other  
29 financial incentive to a provider of health care to deny, reduce,  
30 withhold, limit or delay ~~{any of the services listed in subsection 1}~~  
31 **hormone replacement therapy** to an insured.

32       3. ~~{Except as otherwise provided in subsection 5, a}~~ **A** contract  
33 subject to the provisions of this chapter that is delivered, issued for  
34 delivery or renewed on or after October 1, 1999, has the legal effect  
35 of including the coverage required by subsection 1, and any  
36 provision of the contract or the renewal which is in conflict with this  
37 section is void.

38       4. The provisions of this section do not prohibit an insurer from  
39 requiring an insured to pay a deductible, copayment or coinsurance  
40 for the coverage required by subsection 1 that is the same as the  
41 insured is required to pay for other outpatient care covered by the  
42 contract.

43       5. ~~{An insurer which offers or issues a contract for hospital or~~  
44 ~~medical service and which is affiliated with a religious organization~~  
45 ~~is not required to provide the coverage for health care service related~~





1 ~~to contraceptives required by this section if the insurer objects on~~  
2 ~~religious grounds. Such an insurer shall, before the issuance of a~~  
3 ~~contract for hospital or medical service and before the renewal of~~  
4 ~~such a contract, provide to the group policyholder or prospective~~  
5 ~~insured, as applicable, written notice of the coverage that the insurer~~  
6 ~~refuses to provide pursuant to this subsection. The insurer shall~~  
7 ~~provide notice to each insured, at the time the insured receives his or~~  
8 ~~her certificate of coverage or evidence of coverage, that the insurer~~  
9 ~~refused to provide coverage pursuant to this subsection.~~

10 ~~—6.— If an insurer refuses, pursuant to subsection 5, to provide the~~  
11 ~~coverage required by paragraph (a) of subsection 1, an employer~~  
12 ~~may otherwise provide for the coverage for the employees of the~~  
13 ~~employer.~~

14 ~~—7.—~~ As used in this section, “provider of health care” has the  
15 meaning ascribed to it in NRS 629.031.

16 **Sec. 64.** NRS 695B.1925 is hereby amended to read as  
17 follows:

18 695B.1925 1. A ~~[policy of health insurance]~~ *contract for*  
19 *hospital or medical service* issued by a hospital or medical service  
20 corporation must provide coverage for benefits payable for expenses  
21 incurred for ~~[administering]~~ :

22 *(a) Deoxyribonucleic acid testing for high-risk strains of the*  
23 *human papillomavirus every 3 years for women 30 years of age or*  
24 *older; and*

25 *(b) Administering* the human papillomavirus vaccine ~~[to women~~  
26 ~~and girls]~~ at such ages as recommended for vaccination by a  
27 competent authority, including, without limitation, the Centers for  
28 Disease Control and Prevention of the United States Department of  
29 Health and Human Services, the Food and Drug Administration or  
30 the manufacturer of the vaccine.

31 2. ~~[A policy of health insurance issued by a hospital or medical~~  
32 ~~service corporation must not require an insured to obtain prior~~  
33 ~~authorization for any service provided pursuant to subsection 1.]~~ *An*  
34 *insurer must ensure that the benefits required by subsection 1 are*  
35 *made available to an insured through a provider of health care*  
36 *who participates in the network plan of the insurer.*

37 3. *Except as otherwise provided in subsection 5, an insurer*  
38 *that offers or issues a contract for hospital or medical service 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 to obtain any benefit provided in the contract for*  
43 *hospital or medical service pursuant to subsection 1;*

44 *(b) Refuse to issue a contract for hospital or medical service or*  
45 *cancel a contract for hospital or medical service solely because the*



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1 *person applying for or covered by the contract uses or may use a*  
2 *benefit provided in the contract for hospital or medical service*  
3 *pursuant to subsection 1;*

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

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

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

16 4. A ~~{policy}~~ *contract for hospital or medical service* subject  
17 to the provisions of this chapter which is delivered, issued for  
18 delivery or renewed on or after ~~{July 1, 2007.}~~ *January 1, 2018*, has  
19 the legal effect of including the coverage required by subsection 1,  
20 and any provision of the policy or the renewal which is in conflict  
21 with ~~{subsection 1}~~ *this section* is void.

22 ~~{4. For the purposes of this section, "human}~~

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

29 6. *As used in this section:*

30 (a) *"Human papillomavirus vaccine"* means the Quadrivalent  
31 Human Papillomavirus Recombinant Vaccine or its successor which  
32 is approved by the Food and Drug Administration for the prevention  
33 of human papillomavirus infection and cervical cancer.

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

39 (c) *"Network plan"* means a contract for hospital or medical  
40 service offered by an insurer under which the financing and  
41 delivery of medical care, including items and services paid for as  
42 medical care, are provided, in whole or in part, through a defined  
43 set of providers of health care under contract with the insurer. The  
44 term does not include an arrangement for the financing of  
45 premiums.



1 *(d) "Provider of health care" has the meaning ascribed to it in*  
2 *NRS 629.031.*

3 **Sec. 65.** NRS 695B.193 is hereby amended to read as follows:

4 695B.193 1. All individual and group service or indemnity-  
5 type contracts issued by a nonprofit corporation which provide  
6 coverage for a family member of the subscriber must as to such  
7 coverage provide that the health benefits applicable for children are  
8 payable with respect to:

9 (a) A newly born child of the subscriber from the moment of  
10 birth;

11 (b) An adopted child from the date the adoption becomes  
12 effective, if the child was not placed in the home before adoption;  
13 and

14 (c) A child placed with the subscriber for the purpose of  
15 adoption from the moment of placement as certified by the public or  
16 private agency making the placement. The coverage of such a child  
17 ceases if the adoption proceedings are terminated as certified by the  
18 public or private agency making the placement.

19 ↪ The contracts must provide the coverage specified in subsection  
20 3, and must not exclude premature births.

21 2. The contract may require that notification of:

22 (a) The birth of a newly born child;

23 (b) The effective date of adoption of a child; or

24 (c) The date of placement of a child for adoption,

25 ↪ and payments of the required fees, if any, must be furnished to  
26 the nonprofit service corporation within 31 days after the date of  
27 birth, adoption or placement for adoption in order to have the  
28 coverage continue beyond the 31-day period.

29 3. The coverage for newly born and adopted children and  
30 children placed for adoption consists of coverage of injury or  
31 sickness, including the necessary care and treatment of medically  
32 diagnosed congenital defects and birth abnormalities and, within the  
33 limits of the policy, necessary transportation costs from place of  
34 birth to the nearest specialized treatment center under major medical  
35 policies, and with respect to basic policies to the extent such costs  
36 are charged by the treatment center.

37 4. ~~†A corporation shall not restrict the coverage of a dependent~~  
38 ~~child adopted or placed for adoption solely because of a preexisting~~  
39 ~~condition the child has at the time the child would otherwise become~~  
40 ~~eligible for coverage pursuant to that contract. Any provision~~  
41 ~~relating to an exclusion for a preexisting condition must comply~~  
42 ~~with NRS 689C.190.~~

43 ~~—5.†~~ For covered services provided to the child, the corporation  
44 shall reimburse noncontracted providers of health care to an amount  
45 equal to the average amount of payment for which the organization



1 has agreements, contracts or arrangements for those covered  
2 services.

3 **Sec. 66.** NRS 695B.2555 is hereby amended to read as  
4 follows:

5 695B.2555 A ~~converted contract must not exclude a~~  
6 ~~preexisting condition not excluded by the group contract, but a~~  
7 converted contract may provide that any hospital, surgical or  
8 medical benefits payable under it may be reduced by the amount of  
9 any benefits payable under the group contract after his or her  
10 termination. A converted contract may provide that during the first  
11 contract year the benefits payable under it, together with the benefits  
12 payable under the group contract, must not exceed those that would  
13 have been payable if the subscriber's coverage under the group  
14 contract had remained in effect.

15 **Sec. 67.** Chapter 695C of NRS is hereby amended by adding  
16 thereto the provisions set forth as sections 68 to 73, inclusive, of this  
17 act.

18 **Sec. 68. 1.** *A health maintenance organization shall offer*  
19 *or issue a health care plan to any person regardless of the health*  
20 *status of the person or any dependent of the person. Such health*  
21 *status includes, without limitation:*

22 *(a) Any preexisting medical condition of the person, including,*  
23 *without limitation, any physical or mental illness;*

24 *(b) The claims history of the person, including, without*  
25 *limitation, any prior health care services received by the person;*

26 *(c) Genetic information relating to the person; and*

27 *(d) Any increased risk for illness, injury or any other medical*  
28 *condition of the person, including, without limitation, any medical*  
29 *condition caused by an act of domestic violence.*

30 **2.** *A health maintenance organization that offers or issues a*  
31 *health care plan shall not:*

32 *(a) Deny, limit or exclude a benefit based on the health status*  
33 *of an enrollee; or*

34 *(b) Require an enrollee, as a condition of enrollment or*  
35 *renewal, to pay a premium, deductible, copay or coinsurance*  
36 *based on his or her health status which is greater than the*  
37 *premium, deductible, copay or coinsurance charged to a similarly*  
38 *situated enrollee or the covered dependent of such an enrollee who*  
39 *does not have such a health status.*

40 **3.** *A health maintenance organization that offers or issues a*  
41 *health care plan shall not adjust a premium, deductible, copay or*  
42 *coinsurance for any enrollee on the basis of genetic information*  
43 *relating to the enrollee or the covered dependent of the enrollee.*

44 **Sec. 69. 1.** *A health maintenance organization that offers*  
45 *or issues a health care plan which provides coverage for*



1 *dependent children shall continue to make such coverage*  
2 *available for an adult child of an enrollee until such child reaches*  
3 *26 years of age.*

4 *2. Nothing in this section shall be construed as requiring a*  
5 *health maintenance organization to make coverage available for a*  
6 *dependent of an adult child of an enrollee.*

7 **Sec. 69.5.** *1. Except as otherwise provided in subsection 7,*  
8 *a health maintenance organization that offers or issues a health*  
9 *care plan shall include in the plan coverage for:*

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

12 *(1) Lawfully prescribed or ordered;*

13 *(2) Approved by the Food and Drug Administration;*

14 *(3) Listed in subsection 11; and*

15 *(4) Dispensed in accordance with section 11.3 of this act;*

16 *(b) Any type of device for contraception which is:*

17 *(1) Lawfully prescribed or ordered;*

18 *(2) Approved by the Food and Drug Administration; and*

19 *(3) Listed in subsection 11;*

20 *(c) Insertion of a device for contraception or removal of such a*  
21 *device if the device was inserted while the enrollee was covered by*  
22 *the same health care plan;*

23 *(d) Education and counseling relating to the initiation of the*  
24 *use of contraception and any necessary follow-up after initiating*  
25 *such use;*

26 *(e) Management of side effects relating to contraception; and*

27 *(f) Voluntary sterilization for women.*

28 *2. A health maintenance organization must ensure that the*  
29 *benefits required by subsection 1 are made available to an enrollee*  
30 *through a provider of health care who participates in the network*  
31 *plan of the health maintenance organization.*

32 *3. If a covered therapeutic equivalent listed in subsection 1 is*  
33 *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*  
36 *must be covered by the health maintenance organization.*

37 *4. Except as otherwise provided in subsections 9, 10 and 12, a*  
38 *health maintenance organization that offers or issues a health*  
39 *care plan shall not:*

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



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

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

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

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

14       ***(f) Impose any other restrictions or delays on the access of an***  
15 ***enrollee to any such benefit.***

16       ***5. Coverage pursuant to this section for the covered***  
17 ***dependent of an enrollee must be the same as for the enrollee.***

18       ***6. Except as otherwise provided in subsection 7, a health care***  
19 ***plan subject to the provisions of this chapter that is delivered,***  
20 ***issued for delivery or renewed on or after January 1, 2018, has the***  
21 ***legal effect of including the coverage required by subsection 1,***  
22 ***and any provision of the plan or the renewal which is in conflict***  
23 ***with this section is void.***

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

33       ***8. If a health maintenance organization refuses, pursuant to***  
34 ***subsection 7, to provide the coverage required by subsection 1, an***  
35 ***employer may otherwise provide for the coverage for the***  
36 ***employees of the employer.***

37       ***9. A health maintenance organization may require an***  
38 ***enrollee to pay a higher deductible, copayment or coinsurance for***  
39 ***a drug for contraception if the enrollee refuses to accept a***  
40 ***therapeutic equivalent of the drug.***

41       ***10. For each of the 18 methods of contraception listed in***  
42 ***subsection 11 that have been approved by the Food and Drug***  
43 ***Administration, a health care plan must include at least one drug***  
44 ***or device for contraception within each method for which no***  
45 ***deductible, copayment or coinsurance may be charged to the***



1 *enrollee, but the health maintenance organization may charge a*  
2 *deductible, copayment or coinsurance for any other drug or device*  
3 *that provides the same method of contraception.*

4 *11. The following 18 methods of contraception must be*  
5 *covered pursuant to this section:*

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

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

32 *13. A health maintenance organization shall not use medical*  
33 *management techniques to require an enrollee to use a different*  
34 *method of contraception other than the method prescribed or*  
35 *ordered by a provider of health care.*

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

43 *15. As used in this section:*

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



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

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

11 (c) *“Provider of health care” has the meaning ascribed to it in*  
12 *NRS 629.031.*

13 (d) *“Therapeutic equivalent” means a drug which:*

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

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

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

22 **Sec. 70. 1.** *A health maintenance organization that offers*  
23 *or issues a health care plan shall include in the plan coverage for:*

24 (a) *Counseling and support for breastfeeding, including*  
25 *breastfeeding equipment, counseling and education during the*  
26 *antenatal, perinatal and postpartum period for not more than 1*  
27 *year;*

28 (b) *Screening and counseling for interpersonal and domestic*  
29 *violence for women at least annually, with initial intervention*  
30 *services consisting of education, strategies to reduce harm,*  
31 *supportive services or a referral for any other appropriate*  
32 *services;*

33 (c) *Behavioral counseling concerning sexually transmitted*  
34 *diseases from a provider of health care for sexually active women*  
35 *who are at increased risk for such diseases;*

36 (d) *Such prenatal screenings and tests as recommended by the*  
37 *American College of Obstetricians and Gynecologists or its*  
38 *successor organization;*

39 (e) *Screening for blood pressure abnormalities and diabetes,*  
40 *including gestational diabetes, after at least 24 weeks of gestation*  
41 *or as ordered by a provider of health care;*

42 (f) *Screening for cervical cancer at such intervals as are*  
43 *recommended by the American College of Obstetricians and*  
44 *Gynecologists or its successor organization;*



1 (g) Such well-woman preventive visits as recommended by the  
2 Health Resources and Services Administration, which must  
3 include at least one such visit per year beginning at 14 years of  
4 age;

5 (h) A daily dose of 0.4 to 0.8 milligrams of folic acid for  
6 women who are capable of becoming pregnant;

7 (i) Aspirin for the prevention of preeclampsia for women who  
8 are determined to be at a high risk of that condition after 12 weeks  
9 of gestation;

10 (j) Medication to prevent breast cancer for women who are at  
11 a high risk of developing breast cancer and have a low risk of  
12 adverse side effects from the medication; and

13 (k) Prophylactic ocular tubal medication for the prevention of  
14 gonococcal ophthalmia in newborns.

15 2. A health maintenance organization must ensure that the  
16 benefits required by subsection 1 are made available to an enrollee  
17 through a provider of health care who participates in the network  
18 plan of the health maintenance organization.

19 3. Except as otherwise provided in subsection 5, a health  
20 maintenance organization that offers or issues a health care plan  
21 shall not:

22 (a) Require an enrollee to pay a higher deductible, any  
23 copayment or coinsurance or require a longer waiting period or  
24 other condition to obtain any benefit provided in the health care  
25 plan pursuant to subsection 1;

26 (b) Refuse to issue a health care plan or cancel a health care  
27 plan solely because the person applying for or covered by the plan  
28 uses or may use a benefit provided in the health care plan  
29 pursuant to subsection 1;

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

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

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

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

42 4. An evidence of coverage subject to the provisions of this  
43 chapter that is delivered, issued for delivery or renewed on or after  
44 January 1, 2018, has the legal effect of including the coverage  
45 required by subsection 1, and any provision of the evidence of



1 coverage or the renewal which is in conflict with this section is  
2 void.

3 5. Except as otherwise provided in this section and federal  
4 law, a health maintenance organization may use medical  
5 management techniques, including, without limitation, any  
6 available clinical evidence, to determine the frequency of or  
7 treatment relating to any benefit required by this section or the  
8 type of provider of health care to use for such treatment.

9 6. As used in this section:

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

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

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

24 **Sec. 71. 1.** A health maintenance organization that offers  
25 or issues a health care plan shall include in the plan coverage for:

26 (a) Counseling relating to the dietary needs of adults who are  
27 at a high risk of chronic diseases;

28 (b) Statin preventive medication for persons between the ages  
29 of 40 and 75 years who do not have a history of cardiovascular  
30 disease, but who have:

31 (1) One or more risk factors for cardiovascular disease;  
32 and

33 (2) A calculated risk of at least 10 percent of acquiring  
34 cardiovascular disease within the next 10 years;

35 (c) Aspirin for persons between the ages of 50 and 59 years  
36 who have a calculated risk of at least 10 percent of acquiring  
37 cardiovascular disease within the next 10 years and a life  
38 expectancy of at least 10 years;

39 (d) Vitamin D supplements for persons who are at least 65  
40 years of age to prevent the person from falling if the person:

41 (1) Does not reside in a medical facility or a facility for the  
42 dependent; and

43 (2) Has an increased risk of falls;

44 (e) Tuberculosis screenings for latent tuberculosis infection in  
45 persons with increased risk of contracting tuberculosis;



1 (f) Screening for high blood pressure to confirm a diagnosis  
2 made outside a clinical setting before treatment is commenced;

3 (g) One abdominal aortic screening by ultrasound to detect  
4 abdominal aortic aneurisms for men between the ages of 65 and  
5 75 years who have smoked during their lifetimes;

6 (h) Screening for hepatitis B infection for persons who are at a  
7 high risk of contracting hepatitis B;

8 (i) Screening for hepatitis C infection for persons who are at a  
9 high risk of contracting hepatitis C;

10 (j) One screening for hepatitis C infection for persons born  
11 between 1945 and 1965;

12 (k) Screening for osteoporosis for women who:

13 (1) Are 65 years of age and older; or

14 (2) Have a risk of fracturing a bone equal to or greater  
15 than that of a woman who is 65 years of age without any  
16 additional risk factors;

17 (l) Screening for alcohol misuse for persons 18 years of age or  
18 older;

19 (m) If a person engages in risky or hazardous consumption of  
20 alcohol, as determined by the screening described in paragraph  
21 (l), behavioral counseling to reduce such behavior; and

22 (n) Screening for lung cancer using low-dose computed  
23 tomography for persons between the ages of 55 and 80 years who:

24 (1) Have a smoking history of 30 pack-years;

25 (2) Smoke or have stopped smoking within the immediately  
26 preceding 15 years; and

27 (3) Do not suffer from a health problem that substantially  
28 limits the life expectancy of the person or the willingness of the  
29 person to undergo curative surgery.

30 2. A health maintenance organization must ensure that the  
31 benefits required by subsection 1 are made available to an enrollee  
32 through a provider of health care who participates in the network  
33 plan of the health maintenance organization.

34 3. Except as otherwise provided in subsection 5, a health  
35 maintenance organization that offers or issues a health care plan  
36 shall not:

37 (a) Require an enrollee to pay a higher deductible, any  
38 copayment or coinsurance or require a longer waiting period or  
39 other condition to obtain any benefit provided in the health care  
40 plan pursuant to subsection 1;

41 (b) Refuse to issue a health care plan or cancel a health care  
42 plan solely because the person applying for or covered by the plan  
43 uses or may use a benefit provided in the health care plan  
44 pursuant to subsection 1;



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  
8 other financial incentive to a provider of health care to deny,  
9 reduce, withhold, limit or delay access to any such benefit to an  
10 enrollee; or

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

13 4. An evidence of coverage subject to the provisions of this  
14 chapter that is delivered, issued for delivery or renewed on or after  
15 January 1, 2018, has the legal effect of including the coverage  
16 required by subsection 1, and any provision of the evidence of  
17 coverage or the renewal which is in conflict with this section is  
18 void.

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

25 6. As used in this section:

26 (a) "Computed tomography" means the process of producing  
27 sectional and three-dimensional images using external ionizing  
28 radiation.

29 (b) "Facility for the dependent" has the meaning ascribed to it  
30 in NRS 449.0045.

31 (c) "Medical facility" has the meaning ascribed to it in  
32 NRS 449.0151.

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

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



1 (f) "Pack-year" means the product of the number of packs of  
2 cigarettes smoked per day and the number of years that the person  
3 has smoked.

4 (g) "Provider of health care" has the meaning ascribed to it in  
5 NRS 629.031.

6 **Sec. 72. 1. A health maintenance organization that offers**  
7 **or issues a health care plan shall include in the plan coverage for:**

8 (a) Screening for depression;

9 (b) All vaccinations recommended by the Advisory Committee  
10 on Immunization Practices of the Centers for Disease Control and  
11 Prevention of the United States Department of Health and Human  
12 Services or its successor organization;

13 (c) Screening, tests and counseling for such other health  
14 conditions and diseases as recommended by the Health Resources  
15 and Services Administration for persons less than 18 years of age;  
16 and

17 (d) Assessments relating to height, weight, body mass index  
18 and medical history for persons less than 18 years of age.

19 2. A health maintenance organization must ensure that the  
20 benefits required by subsection 1 are made available to an enrollee  
21 through a provider of health care who participates in the network  
22 plan of the health maintenance organization.

23 3. Except as otherwise provided in subsection 5, a health  
24 maintenance organization that offers or issues a health care plan  
25 shall not:

26 (a) Require an enrollee to pay a higher deductible, any  
27 copayment or coinsurance or require a longer waiting period or  
28 other condition to obtain any benefit provided in the health care  
29 plan pursuant to subsection 1;

30 (b) Refuse to issue a health care plan or cancel a health care  
31 plan solely because the person applying for or covered by the plan  
32 uses or may use a benefit provided in the health care plan  
33 pursuant to subsection 1;

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

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

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

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



1       4. *An evidence of coverage subject to the provisions of this*  
2 *chapter that is delivered, issued for delivery or renewed on or after*  
3 *January 1, 2018, has the legal effect of including the coverage*  
4 *required by subsection 1, and any provision of the evidence of*  
5 *coverage or the renewal which is in conflict with this section is*  
6 *void.*

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

13       6. *As used in this section:*

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

19       (b) *“Network plan” means a health care plan offered by a*  
20 *health maintenance organization under which the financing and*  
21 *delivery of medical care, including items and services paid for as*  
22 *medical care, are provided, in whole or in part, through a defined*  
23 *set of providers of health care under contract with the health*  
24 *maintenance organization. The term does not include an*  
25 *arrangement for the financing of premiums.*

26       (c) *“Provider of health care” has the meaning ascribed to it in*  
27 *NRS 629.031.*

28       **Sec. 73. 1.** *Except as otherwise provided in this subsection,*  
29 *an evidence of coverage issued pursuant to this chapter may not*  
30 *restrict benefits for any length of stay in a hospital in connection*  
31 *with childbirth for a mother or newborn infant covered by the*  
32 *health care plan to:*

33       (a) *Less than 48 hours after a normal vaginal delivery; and*

34       (b) *Less than 96 hours after a cesarean section.*

35       ↪ *If a different length of stay is provided in the guidelines*  
36 *established by the American College of Obstetricians and*  
37 *Gynecologists, or its successor organization, and the American*  
38 *Academy of Pediatrics, or its successor organization, the health*  
39 *care plan may follow such guidelines in lieu of following the*  
40 *length of stay set forth above. The provisions of this subsection do*  
41 *not apply to any health care plan in any case in which the decision*  
42 *to discharge the mother or newborn infant before the expiration of*  
43 *the minimum length of stay set forth in this subsection is made by*  
44 *the attending physician of the mother or newborn infant.*

45       2. *Nothing in this section requires a mother to:*





- 1       (a) *Deliver her baby in a hospital; or*  
2       (b) *Stay in a hospital for a fixed period following the birth of*  
3 *her child.*
- 4       3. *A health care plan may not:*
- 5       (a) *Deny a mother or her newborn infant coverage or*  
6 *continued coverage under the terms of the plan or coverage if the*  
7 *sole purpose of the denial of coverage or continued coverage is to*  
8 *avoid the requirements of this section;*
- 9       (b) *Provide monetary payments or rebates to a mother to*  
10 *encourage her to accept less than the minimum protection*  
11 *available pursuant to this section;*
- 12       (c) *Penalize, or otherwise reduce or limit, the reimbursement*  
13 *of an attending provider of health care because the attending*  
14 *provider of health care provided care to a mother or newborn*  
15 *infant in accordance with the provisions of this section;*
- 16       (d) *Provide incentives of any kind to an attending physician to*  
17 *induce the attending physician to provide care to a mother or*  
18 *newborn infant in a manner that is inconsistent with the*  
19 *provisions of this section; or*
- 20       (e) *Except as otherwise provided in subsection 4, restrict*  
21 *benefits for any portion of a hospital stay required pursuant to the*  
22 *provisions of this section in a manner that is less favorable than*  
23 *the benefits provided for any preceding portion of that stay.*
- 24       4. *Nothing in this section:*
- 25       (a) *Prohibits a health care plan from imposing a deductible,*  
26 *coinsurance or other mechanism for sharing costs relating to*  
27 *benefits for hospital stays in connection with childbirth for a*  
28 *mother or newborn child covered by the plan, except that such*  
29 *coinsurance or other mechanism for sharing costs for any portion*  
30 *of a hospital stay required by this section may not be greater than*  
31 *the coinsurance or other mechanism for any preceding portion of*  
32 *that stay.*
- 33       (b) *Prohibits an arrangement for payment between a health*  
34 *maintenance organization and a provider of health care that uses*  
35 *capitation or other financial incentives, if the arrangement is*  
36 *designed to provide services efficiently and consistently in the best*  
37 *interest of the mother and her newborn infant.*
- 38       (c) *Prevents a health maintenance organization from*  
39 *negotiating with a provider of health care concerning the level and*  
40 *type of reimbursement to be provided in accordance with this*  
41 *section.*
- 42       5. *An evidence of coverage subject to the provisions of this*  
43 *chapter that is delivered, issued for delivery or renewed on or after*  
44 *January 1, 2018, has the legal effect of including the coverage*  
45 *required by subsection 1, and any provision of the evidence of*



1 *coverage or the renewal which is in conflict with this section is*  
2 *void.*

3 *6. As used in this section, "provider of health care" has the*  
4 *meaning ascribed to it in NRS 629.031.*

5 **Sec. 74.** NRS 695C.050 is hereby amended to read as follows:

6 695C.050 1. Except as otherwise provided in this chapter or  
7 in specific provisions of this title, the provisions of this title are not  
8 applicable to any health maintenance organization granted a  
9 certificate of authority under this chapter. This provision does not  
10 apply to an insurer licensed and regulated pursuant to this title  
11 except with respect to its activities as a health maintenance  
12 organization authorized and regulated pursuant to this chapter.

13 2. Solicitation of enrollees by a health maintenance  
14 organization granted a certificate of authority, or its representatives,  
15 must not be construed to violate any provision of law relating to  
16 solicitation or advertising by practitioners of a healing art.

17 3. Any health maintenance organization authorized under this  
18 chapter shall not be deemed to be practicing medicine and is exempt  
19 from the provisions of chapter 630 of NRS.

20 4. The provisions of NRS 695C.110, 695C.125, 695C.1691,  
21 695C.1693, 695C.170, 695C.1703, 695C.1705, 695C.1709 to  
22 695C.173, inclusive, 695C.1733, 695C.17335, 695C.1734,  
23 ~~695C.1735 to~~ *695C.1751*, 695C.1755, ~~inclusive,~~ 695C.176 to  
24 695C.200, inclusive, and 695C.265 do not apply to a health  
25 maintenance organization that provides health care services through  
26 managed care to recipients of Medicaid under the State Plan for  
27 Medicaid or insurance pursuant to the Children's Health Insurance  
28 Program pursuant to a contract with the Division of Health Care  
29 Financing and Policy of the Department of Health and Human  
30 Services. This subsection does not exempt a health maintenance  
31 organization from any provision of this chapter for services  
32 provided pursuant to any other contract.

33 5. The provisions of NRS 695C.1694, 695C.1695, 695C.1708,  
34 695C.1731, 695C.17345 ~~and~~ , *695C.1735, 695C.1745 and*  
35 *695C.1757 and sections 68 to 73, inclusive, of this act* apply to a  
36 health maintenance organization that provides health care services  
37 through managed care to recipients of Medicaid under the State Plan  
38 for Medicaid.

39 **Sec. 74.3.** NRS 695C.1694 is hereby amended to read as  
40 follows:

41 695C.1694 1. ~~Except as otherwise provided in subsection 5,~~  
42 ~~a~~ *A* health maintenance organization which offers or issues a health  
43 care plan that provides coverage for prescription drugs or devices  
44 shall include in the plan coverage for ~~f~~:

45 ~~—(a) Any type of drug or device for contraception; and~~



- 1 ~~(b) Any~~ **any** type of hormone replacement therapy ~~f;~~  
2 ~~→~~ which is lawfully prescribed or ordered and which has been  
3 approved by the Food and Drug Administration.
- 4 2. A health maintenance organization that offers or issues a  
5 health care plan that provides coverage for prescription drugs shall  
6 not:
- 7 (a) Require an enrollee to pay a higher deductible, copayment or  
8 coinsurance or require a longer waiting period or other condition for  
9 coverage for ~~{a prescription for a contraceptive or}~~ hormone  
10 replacement therapy than is required for other prescription drugs  
11 covered by the plan;
- 12 (b) Refuse to issue a health care plan or cancel a health care plan  
13 solely because the person applying for or covered by the plan uses  
14 or may use in the future ~~{any of the services listed in subsection 1;}~~  
15 **hormone replacement therapy;**
- 16 (c) Offer or pay any type of material inducement or financial  
17 incentive to an enrollee to discourage the enrollee from accessing  
18 ~~{any of the services listed in subsection 1;}~~ **hormone replacement**  
19 **therapy;**
- 20 (d) Penalize a provider of health care who provides ~~{any of the~~  
21 ~~services listed in subsection 1}~~ **hormone replacement therapy** to an  
22 enrollee, including, without limitation, reducing the reimbursement  
23 of the provider of health care; or
- 24 (e) Offer or pay any type of material inducement, bonus or other  
25 financial incentive to a provider of health care to deny, reduce,  
26 withhold, limit or delay ~~{any of the services listed in subsection 1}~~  
27 **hormone replacement therapy** to an enrollee.
- 28 3. ~~{Except as otherwise provided in subsection 5, evidence}~~  
29 **Evidence** of coverage subject to the provisions of this chapter that is  
30 delivered, issued for delivery or renewed on or after October 1,  
31 1999, has the legal effect of including the coverage required by  
32 subsection 1, and any provision of the evidence of coverage or the  
33 renewal which is in conflict with this section is void.
- 34 4. The provisions of this section do not:
- 35 (a) Require a health maintenance organization to provide  
36 coverage for fertility drugs.
- 37 (b) Prohibit a health maintenance organization from requiring an  
38 enrollee to pay a deductible, copayment or coinsurance for the  
39 coverage required by ~~{paragraphs (a) and (b) of}~~ subsection 1 that is  
40 the same as the enrollee is required to pay for other prescription  
41 drugs covered by the plan.
- 42 5. ~~{A health maintenance organization which offers or issues a~~  
43 ~~health care plan and which is affiliated with a religious organization~~  
44 ~~is not required to provide the coverage required by paragraph (a) of~~  
45 ~~subsection 1 if the health maintenance organization objects on~~



1 ~~religious grounds. The health maintenance organization shall, before~~  
2 ~~the issuance of a health care plan and before renewal of enrollment~~  
3 ~~in such a plan, provide to the group policyholder or prospective~~  
4 ~~enrollee, as applicable, written notice of the coverage that the health~~  
5 ~~maintenance organization refuses to provide pursuant to this~~  
6 ~~subsection. The health maintenance organization shall provide~~  
7 ~~notice to each enrollee, at the time the enrollee receives his or her~~  
8 ~~evidence of coverage, that the health maintenance organization~~  
9 ~~refused to provide coverage pursuant to this subsection.~~

10 ~~—6.— If a health maintenance organization refuses, pursuant to~~  
11 ~~subsection 5, to provide the coverage required by paragraph (a) of~~  
12 ~~subsection 1, an employer may otherwise provide for the coverage~~  
13 ~~for the employees of the employer.~~

14 ~~—7.—~~ As used in this section, “provider of health care” has the  
15 meaning ascribed to it in NRS 629.031.

16 **Sec. 74.6.** NRS 695C.1695 is hereby amended to read as  
17 follows:

18 695C.1695 1. ~~{Except as otherwise provided in subsection 5,~~  
19 ~~a} A health maintenance organization that offers or issues a health  
20 care plan which provides coverage for outpatient care shall include  
21 in the plan coverage for any health care service related to  
22 ~~{contraceptives or}~~ hormone replacement therapy.~~

23 2. A health maintenance organization that offers or issues a  
24 health care plan that provides coverage for outpatient care shall not:

25 (a) Require an enrollee to pay a higher deductible, copayment or  
26 coinsurance or require a longer waiting period or other condition for  
27 coverage for outpatient care related to ~~{contraceptives or}~~ hormone  
28 replacement therapy than is required for other outpatient care  
29 covered by the plan;

30 (b) Refuse to issue a health care plan or cancel a health care plan  
31 solely because the person applying for or covered by the plan uses  
32 or may use in the future ~~{any of the services listed in subsection 1;}~~  
33 *hormone replacement therapy;*

34 (c) Offer or pay any type of material inducement or financial  
35 incentive to an enrollee to discourage the enrollee from accessing  
36 ~~{any of the services listed in subsection 1;}~~ *hormone replacement*  
37 *therapy;*

38 (d) Penalize a provider of health care who provides ~~{any of the~~  
39 ~~services listed in subsection 1}~~ *hormone replacement therapy* to an  
40 enrollee, including, without limitation, reducing the reimbursement  
41 of the provider of health care; or

42 (e) Offer or pay any type of material inducement, bonus or other  
43 financial incentive to a provider of health care to deny, reduce,  
44 withhold, limit or delay ~~{any of the services listed in subsection 1}~~  
45 *hormone replacement therapy* to an enrollee.



1 3. ~~Except as otherwise provided in subsection 5, evidence~~  
2 **Evidence** of coverage subject to the provisions of this chapter that is  
3 delivered, issued for delivery or renewed on or after October 1,  
4 1999, has the legal effect of including the coverage required by  
5 subsection 1, and any provision of the evidence of coverage or the  
6 renewal which is in conflict with this section is void.

7 4. The provisions of this section do not prohibit a health  
8 maintenance organization from requiring an enrollee to pay a  
9 deductible, copayment or coinsurance for the coverage required by  
10 subsection 1 that is the same as the enrollee is required to pay for  
11 other outpatient care covered by the plan.

12 5. ~~A health maintenance organization which offers or issues a~~  
13 ~~health care plan and which is affiliated with a religious organization~~  
14 ~~is not required to provide the coverage for health care service related~~  
15 ~~to contraceptives required by this section if the health maintenance~~  
16 ~~organization objects on religious grounds. The health maintenance~~  
17 ~~organization shall, before the issuance of a health care plan and~~  
18 ~~before renewal of enrollment in such a plan, provide to the group~~  
19 ~~policyholder or prospective enrollee, as applicable, written notice of~~  
20 ~~the coverage that the health maintenance organization refuses to~~  
21 ~~provide pursuant to this subsection. The health maintenance~~  
22 ~~organization shall provide notice to each enrollee, at the time the~~  
23 ~~enrollee receives his or her evidence of coverage, that the health~~  
24 ~~maintenance organization refused to provide coverage pursuant to~~  
25 ~~this subsection.~~

26 ~~6. If a health maintenance organization refuses, pursuant to~~  
27 ~~subsection 5, to provide the coverage required by paragraph (a) of~~  
28 ~~subsection 1, an employer may otherwise provide for the coverage~~  
29 ~~for the employees of the employer.~~

30 ~~7.~~ As used in this section, "provider of health care" has the  
31 meaning ascribed to it in NRS 629.031.

32 **Sec. 75.** NRS 695C.173 is hereby amended to read as follows:

33 695C.173 1. All individual and group health care plans which  
34 provide coverage for a family member of the enrollee must as to  
35 such coverage provide that the health care services applicable for  
36 children are payable with respect to:

37 (a) A newly born child of the enrollee from the moment of birth;

38 (b) An adopted child from the date the adoption becomes  
39 effective, if the child was not placed in the home before adoption;  
40 and

41 (c) A child placed with the enrollee for the purpose of adoption  
42 from the moment of placement as certified by the public or private  
43 agency making the placement. The coverage of such a child ceases  
44 if the adoption proceedings are terminated as certified by the public  
45 or private agency making the placement.



1   ↳ The plans must provide the coverage specified in subsection 3,  
2 and must not exclude premature births.

3       2. The evidence of coverage may require that notification of:

4       (a) The birth of a newly born child;

5       (b) The effective date of adoption of a child; or

6       (c) The date of placement of a child for adoption,

7   ↳ and payments of the required charge, if any, must be furnished to  
8 the health maintenance organization within 31 days after the date of  
9 birth, adoption or placement for adoption in order to have the  
10 coverage continue beyond the 31-day period.

11       3. The coverage for newly born and adopted children and  
12 children placed for adoption consists of preventive health care  
13 services as well as coverage of injury or sickness, including the  
14 necessary care and treatment of medically diagnosed congenital  
15 defects and birth abnormalities and, within the limits of the policy,  
16 necessary transportation costs from place of birth to the nearest  
17 specialized treatment center under major medical policies, and with  
18 respect to basic policies to the extent such costs are charged by the  
19 treatment center.

20       4. ~~¶ A health maintenance organization shall not restrict the~~  
21 ~~coverage of a dependent child adopted or placed for adoption solely~~  
22 ~~because of a preexisting condition the child has at the time the child~~  
23 ~~would otherwise become eligible for coverage pursuant to that plan.~~  
24 ~~Any provision relating to an exclusion for a preexisting condition~~  
25 ~~must comply with NRS 689B.500 or 689C.190, as appropriate.~~

26   —5.¶ For covered services provided to the child, the health  
27 maintenance organization shall reimburse noncontracted providers  
28 of health care to an amount equal to the average amount of payment  
29 for which the organization has agreements, contracts or  
30 arrangements for those covered services.

31       **Sec. 76.** NRS 695C.1735 is hereby amended to read as  
32 follows:

33       695C.1735 1. A health maintenance *organization which*  
34 *offers or issues a health care* plan must provide coverage for  
35 benefits payable for expenses incurred for:

36       (a) ~~¶ An annual cytologic screening test for women 18 years of~~  
37 ~~age or older;~~

38   —(b) ~~A baseline mammogram for women between the ages of 35~~  
39 ~~and 40; and~~

40   —(c) ~~An annual~~ *¶ A mammogram every 2 years, or annually if*  
41 *ordered by a provider of health care,* for women 40 years of age or  
42 older *¶;*

43       **(b) Counseling concerning genetic testing for breast cancer for**  
44 **women who are at a high risk of developing breast cancer; and**



1 (c) *Counseling concerning breast cancer chemoprevention for*  
2 *women who are at risk of developing breast cancer.*

3 2. A health maintenance ~~plan must not require an insured to~~  
4 ~~obtain prior authorization for any service provided pursuant to~~  
5 ~~subsection 1.~~ *organization must ensure that the benefits required*  
6 *by subsection 1 are made available to an enrollee through a*  
7 *provider of health care who participates in the network plan of the*  
8 *health maintenance organization.*

9 3. *Except as otherwise provided in subsection 5, a health*  
10 *maintenance organization that offers or issues a health care plan*  
11 *shall not:*

12 (a) *Require an enrollee to pay a higher deductible, any*  
13 *copayment or coinsurance or require a longer waiting period or*  
14 *other condition to obtain any benefit provided in the health care*  
15 *plan pursuant to subsection 1;*

16 (b) *Refuse to issue a health care plan or cancel a health care*  
17 *plan solely because the person applying for or covered by the plan*  
18 *uses or may use a benefit provided in the health care plan*  
19 *pursuant to subsection 1;*

20 (c) *Offer or pay any type of material inducement or financial*  
21 *incentive to an enrollee to discourage the enrollee from obtaining*  
22 *any such benefit;*

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

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

30 (f) *Impose any other restrictions or delays on the access of an*  
31 *enrollee to any such benefit.*

32 4. ~~{A policy}~~ *An evidence of coverage* subject to the provisions  
33 of this chapter which is delivered, issued for delivery or renewed on  
34 or after ~~{October 1, 1989.}~~ *January 1, 2018*, has the legal effect of  
35 including the coverage required by subsection 1, and any provision  
36 of the ~~{policy}~~ *evidence of coverage* or the renewal which is in  
37 conflict with ~~{subsection 1}~~ *this section* is void.

38 5. *Except as otherwise provided in this section and federal*  
39 *law, a health maintenance organization may use medical*  
40 *management techniques, including, without limitation, any*  
41 *available clinical evidence, to determine the frequency of or*  
42 *treatment relating to any benefit required by this section or the*  
43 *type of provider of health care to use for such treatment.*

44 6. *As used in this section:*





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

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

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

15 Sec. 77. NRS 695C.1745 is hereby amended to read as  
16 follows:

17 695C.1745 1. A health care plan of a health maintenance  
18 organization must provide coverage for benefits payable for  
19 expenses incurred for ~~administering~~:

20 (a) Deoxyribonucleic acid testing for high-risk strains of the  
21 human papillomavirus every 3 years for women 30 years of age or  
22 older; and

23 (b) Administering the human papillomavirus vaccine as  
24 recommended for vaccination by a competent authority, including,  
25 without limitation, the Centers for Disease Control and Prevention  
26 of the United States Department of Health and Human Services, the  
27 Food and Drug Administration or the manufacturer of the vaccine.

28 2. A health ~~care plan of a health maintenance organization~~  
29 ~~must not require an insured to obtain prior authorization for any~~  
30 ~~service provided pursuant to subsection 1.] maintenance~~  
31 ~~organization must ensure that the benefits required by subsection~~  
32 ~~1 are made available to an enrollee through a provider of health~~  
33 ~~care who participates in the network plan of the health~~  
34 ~~maintenance organization.~~

35 3. Except as otherwise provided in subsection 5, a health  
36 maintenance organization that offers or issues a health care plan  
37 shall not:

38 (a) Require an enrollee to pay a higher deductible, any  
39 copayment or coinsurance or require a longer waiting period or  
40 other condition to obtain any benefit provided in the health care  
41 plan pursuant to subsection 1;

42 (b) Refuse to issue a health care plan or cancel a health care  
43 plan solely because the person applying for or covered by the plan  
44 uses or may use a benefit provided in the health care plan  
45 pursuant to subsection 1;



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  
8 other financial incentive to a provider of health care to deny,  
9 reduce, withhold, limit or delay access to any such benefit to an  
10 enrollee; or

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

13 4. Any evidence of coverage subject to the provisions of this  
14 chapter which is delivered, issued for delivery or renewed on or  
15 after ~~July 1, 2007,~~ **January 1, 2018**, has the legal effect of  
16 including the coverage required by subsection 1, and any provision  
17 of the evidence of coverage or the renewal which is in conflict with  
18 ~~subsection 1~~ **this section** is void.

19 ~~4. For the purposes of this section, "human~~

20 5. **Except as otherwise provided in this section and federal**  
21 **law, a health maintenance organization may use medical**  
22 **management techniques, including, without limitation, any**  
23 **available clinical evidence, to determine the frequency of or**  
24 **treatment relating to any benefit required by this section or the**  
25 **type of provider of health care to use for such treatment.**

26 6. **As used in this section:**

27 (a) **"Human papillomavirus vaccine"** means the Quadrivalent  
28 Human Papillomavirus Recombinant Vaccine or its successor which  
29 is approved by the Food and Drug Administration for the prevention  
30 of human papillomavirus infection and cervical cancer.

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

36 (c) **"Network plan"** means a health care plan offered by a  
37 health maintenance organization under which the financing and  
38 delivery of medical care, including items and services paid for as  
39 medical care, are provided, in whole or in part, through a defined  
40 set of providers of health care under contract with the health  
41 maintenance organization. The term does not include an  
42 arrangement for the financing of premiums.

43 (d) **"Provider of health care"** has the meaning ascribed to it in  
44 **NRS 629.031.**



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1       **Sec. 78.** NRS 695C.330 is hereby amended to read as follows:

2       695C.330 1. The Commissioner may suspend or revoke any  
3 certificate of authority issued to a health maintenance organization  
4 pursuant to the provisions of this chapter if the Commissioner finds  
5 that any of the following conditions exist:

6       (a) The health maintenance organization is operating  
7 significantly in contravention of its basic organizational document,  
8 its health care plan or in a manner contrary to that described in and  
9 reasonably inferred from any other information submitted pursuant  
10 to NRS 695C.060, 695C.070 and 695C.140, unless any amendments  
11 to those submissions have been filed with and approved by the  
12 Commissioner;

13       (b) The health maintenance organization issues evidence of  
14 coverage or uses a schedule of charges for health care services  
15 which do not comply with the requirements of NRS 695C.1691 to  
16 695C.200, inclusive, *and sections 68 to 73, inclusive, of this act* or  
17 695C.207;

18       (c) The health care plan does not furnish comprehensive health  
19 care services as provided for in NRS 695C.060;

20       (d) The Commissioner certifies that the health maintenance  
21 organization:

22           (1) Does not meet the requirements of subsection 1 of NRS  
23 695C.080; or

24           (2) Is unable to fulfill its obligations to furnish health care  
25 services as required under its health care plan;

26       (e) The health maintenance organization is no longer financially  
27 responsible and may reasonably be expected to be unable to meet its  
28 obligations to enrollees or prospective enrollees;

29       (f) The health maintenance organization has failed to put into  
30 effect a mechanism affording the enrollees an opportunity to  
31 participate in matters relating to the content of programs pursuant to  
32 NRS 695C.110;

33       (g) The health maintenance organization has failed to put into  
34 effect the system required by NRS 695C.260 for:

35           (1) Resolving complaints in a manner reasonably to dispose  
36 of valid complaints; and

37           (2) Conducting external reviews of adverse determinations  
38 that comply with the provisions of NRS 695G.241 to 695G.310,  
39 inclusive;

40       (h) The health maintenance organization or any person on its  
41 behalf has advertised or merchandised its services in an untrue,  
42 misrepresentative, misleading, deceptive or unfair manner;

43       (i) The continued operation of the health maintenance  
44 organization would be hazardous to its enrollees;



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1 (j) The health maintenance organization fails to provide the  
2 coverage required by NRS 695C.1691; or

3 (k) The health maintenance organization has otherwise failed to  
4 comply substantially with the provisions of this chapter.

5 2. A certificate of authority must be suspended or revoked only  
6 after compliance with the requirements of NRS 695C.340.

7 3. If the certificate of authority of a health maintenance  
8 organization is suspended, the health maintenance organization shall  
9 not, during the period of that suspension, enroll any additional  
10 groups or new individual contracts, unless those groups or persons  
11 were contracted for before the date of suspension.

12 4. If the certificate of authority of a health maintenance  
13 organization is revoked, the organization shall proceed, immediately  
14 following the effective date of the order of revocation, to wind up its  
15 affairs and shall conduct no further business except as may be  
16 essential to the orderly conclusion of the affairs of the organization.  
17 It shall engage in no further advertising or solicitation of any kind.  
18 The Commissioner may, by written order, permit such further  
19 operation of the organization as the Commissioner may find to be in  
20 the best interest of enrollees to the end that enrollees are afforded  
21 the greatest practical opportunity to obtain continuing coverage for  
22 health care.

23 **Sec. 79.** Chapter 695F of NRS is hereby amended by adding  
24 thereto the provisions set forth as sections 80 and 81 of this act.

25 **Sec. 80. 1. A prepaid limited health service organization**  
26 **shall offer or issue evidence of coverage to any person regardless**  
27 **of the health status of the person or any dependent of the person.**  
28 **Such health status includes, without limitation:**

29 (a) *Any preexisting medical condition of the person, including,*  
30 *without limitation, any physical or mental illness;*

31 (b) *The claims history of the person, including, without*  
32 *limitation, any prior health care services received by the person;*

33 (c) *Genetic information relating to the person; and*

34 (d) *Any increased risk for illness, injury or any other medical*  
35 *condition of the person, including, without limitation, any medical*  
36 *condition caused by an act of domestic violence.*

37 2. *A prepaid limited health service organization that offers or*  
38 *issues evidence of coverage shall not:*

39 (a) *Deny, limit or exclude a benefit based on the health status*  
40 *of an enrollee; or*

41 (b) *Require an enrollee, as a condition of enrollment or*  
42 *renewal, to pay a premium, deductible, copay or coinsurance*  
43 *based on his or her health status which is greater than the*  
44 *premium, deductible, copay or coinsurance charged to a similarly*



1 *situated enrollee or the covered dependent of such an enrollee who*  
2 *does not have such a health status.*

3 *3. A prepaid limited health service organization that offers or*  
4 *issues evidence of coverage shall not adjust a premium,*  
5 *deductible, copay or coinsurance for any enrollee on the basis of*  
6 *genetic information relating to the enrollee or the covered*  
7 *dependent of the enrollee.*

8 **Sec. 81. 1.** *A prepaid limited health service organization*  
9 *that offers or issues evidence of coverage which provides coverage*  
10 *for dependent children shall continue to make such coverage*  
11 *available for an adult child of an enrollee until such child reaches*  
12 *26 years of age.*

13 *2. Nothing in this section shall be construed as requiring a*  
14 *prepaid limited health service organization to make coverage*  
15 *available for a dependent of an adult child of an enrollee.*

16 **Sec. 82.** Chapter 695G of NRS is hereby amended by adding  
17 thereto the provisions set forth as sections 83 to 89, inclusive, of this  
18 act.

19 **Sec. 83. 1.** *A managed care organization shall offer or*  
20 *issue a health care plan to any person regardless of the health*  
21 *status of the person or any dependent of the person. Such health*  
22 *status includes, without limitation:*

23 *(a) Any preexisting medical condition of the person, including,*  
24 *without limitation, any physical or mental illness;*

25 *(b) The claims history of the person, including, without*  
26 *limitation, any prior health care services received by the person;*

27 *(c) Genetic information relating to the person; and*

28 *(d) Any increased risk for illness, injury or any other medical*  
29 *condition of the person, including, without limitation, any medical*  
30 *condition caused by an act of domestic violence.*

31 *2. A managed care organization that offers or issues a health*  
32 *care plan shall not:*

33 *(a) Deny, limit or exclude a benefit based on the health status*  
34 *of an insured; or*

35 *(b) Require an insured, as a condition of enrollment or*  
36 *renewal, to pay a premium, deductible, copay or coinsurance*  
37 *based on his or her health status which is greater than the*  
38 *premium, deductible, copay or coinsurance charged to a similarly*  
39 *situated insured or the covered dependent of such an insured who*  
40 *does not have such a health status.*

41 *3. A managed care organization that offers or issues a health*  
42 *care plan shall not adjust a premium, deductible, copay or*  
43 *coinsurance for any insured on the basis of genetic information*  
44 *relating to the insured or the covered dependent of the insured.*



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1       **Sec. 84. 1.** *A managed care organization that offers or*  
2 *issues a health care plan which provides coverage for dependent*  
3 *children shall continue to make such coverage available for an*  
4 *adult child of an insured until such child reaches 26 years of age.*

5       **2.** *Nothing in this section shall be construed as requiring a*  
6 *managed care organization to make coverage available for a*  
7 *dependent of an adult child of an insured.*

8       **Sec. 84.5. 1.** *Except as otherwise provided in subsection 7,*  
9 *a managed care organization that offers or issues a health care*  
10 *plan shall include in the plan coverage for:*

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

- 13       **(1)** *Lawfully prescribed or ordered;*  
14       **(2)** *Approved by the Food and Drug Administration;*  
15       **(3)** *Listed in subsection 10; and*  
16       **(4)** *Dispensed in accordance with section 11.3 of this act;*

17       **(b)** *Any type of device for contraception which is:*

- 18       **(1)** *Lawfully prescribed or ordered;*  
19       **(2)** *Approved by the Food and Drug Administration; and*  
20       **(3)** *Listed in subsection 10;*

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

24       **(d)** *Education and counseling relating to the initiation of the*  
25 *use of contraception and any necessary follow-up after initiating*  
26 *such use;*

27       **(e)** *Management of side effects relating to contraception; and*

28       **(f)** *Voluntary sterilization for women.*

29       **2.** *A managed care organization must ensure that the benefits*  
30 *required by subsection 1 are made available to an insured through*  
31 *a provider of health care who participates in the network plan of*  
32 *the managed care organization.*

33       **3.** *If a covered therapeutic equivalent listed in subsection 1 is*  
34 *not available or a provider of health care deems a covered*  
35 *therapeutic equivalent to be medically inappropriate, an alternate*  
36 *therapeutic equivalent prescribed by a provider of health care*  
37 *must be covered by the managed care organization.*

38       **4.** *Except as otherwise provided in subsections 8, 9 and 11, a*  
39 *managed care organization that offers or issues a health care plan*  
40 *shall not:*

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



1       ***(b) Refuse to issue a health care plan or cancel a health care***  
2 ***plan solely because the person applying for or covered by the plan***  
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***  
6 ***any 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 of the provider of health care;***

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

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

16       ***5. Coverage pursuant to this section for the covered***  
17 ***dependent of an insured must be the same as for the insured.***

18       ***6. Except as otherwise provided in subsection 7, a health care***  
19 ***plan subject to the provisions of this chapter that is delivered,***  
20 ***issued for delivery or renewed on or after January 1, 2018, has the***  
21 ***legal effect of including the coverage required by subsection 1,***  
22 ***and any provision of the plan or the renewal which is in conflict***  
23 ***with this section is void.***

24       ***7. A managed care organization that offers or issues a health***  
25 ***care plan and which is affiliated with a religious organization is***  
26 ***not required to provide the coverage required by subsection 1 if***  
27 ***the managed care organization objects on religious grounds. Such***  
28 ***a managed care organization shall, before the issuance of a health***  
29 ***care plan and before the renewal of such a plan, provide to the***  
30 ***prospective insured written notice of the coverage that the***  
31 ***managed care organization refuses to provide pursuant to this***  
32 ***subsection.***

33       ***8. A managed care organization may require an insured to***  
34 ***pay a higher deductible, copayment or coinsurance for a drug for***  
35 ***contraception if the insured refuses to accept a therapeutic***  
36 ***equivalent of the drug.***

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



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1        *10. The following 18 methods of contraception must be*  
2 *covered pursuant to this section:*

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

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

29       *12. A managed care organization shall not use medical*  
30 *management techniques to require an insured to use a different*  
31 *method of contraception other than the method prescribed or*  
32 *ordered by a provider of health care.*

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

40       *14. As used in this section:*

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



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

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

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

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

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

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

19 **Sec. 85. 1.** A managed care organization that offers or  
20 issues a health care plan shall include in the plan coverage for:

21 (a) Counseling and support for breastfeeding, including  
22 breastfeeding equipment, counseling and education during the  
23 antenatal, perinatal and postpartum period for not more than 1  
24 year;

25 (b) Screening and counseling for interpersonal and domestic  
26 violence for women at least annually, with initial intervention  
27 services consisting of education, strategies to reduce harm,  
28 supportive services or a referral for any other appropriate  
29 services;

30 (c) Behavioral counseling concerning sexually transmitted  
31 diseases from a provider of health care for sexually active women  
32 who are at increased risk for such diseases;

33 (d) Such prenatal screenings and tests as recommended by the  
34 American College of Obstetricians and Gynecologists or its  
35 successor organization;

36 (e) Screening for blood pressure abnormalities and diabetes,  
37 including gestational diabetes, after at least 24 weeks of gestation  
38 or as ordered by a provider of health care;

39 (f) Screening for cervical cancer at such intervals as are  
40 recommended by the American College of Obstetricians and  
41 Gynecologists or its successor organization;

42 (g) Such well-woman preventive visits as recommended by the  
43 Health Resources and Services Administration, which must  
44 include at least one such visit per year beginning at 14 years of  
45 age;



1 (h) A daily dose of 0.4 to 0.8 milligrams of folic acid for  
2 women who are capable of becoming pregnant;

3 (i) Aspirin for the prevention of preeclampsia for women who  
4 are determined to be at a high risk of that condition after 12 weeks  
5 of gestation;

6 (j) Medication to prevent breast cancer for women who are at  
7 a high risk of developing breast cancer and have a low risk of  
8 adverse side effects from the medication; and

9 (k) Prophylactic ocular tubal medication for the prevention of  
10 gonococcal ophthalmia in newborns.

11 2. A managed care organization must ensure that the benefits  
12 required by subsection 1 are made available to an insured through  
13 a provider of health care who participates in the network plan of  
14 the managed care organization.

15 3. Except as otherwise provided in subsection 5, a managed  
16 care organization that offers or issues a health care plan shall not:

17 (a) Require an insured to pay a higher deductible, any  
18 copayment or coinsurance or require a longer waiting period or  
19 other condition to obtain any benefit provided in the health care  
20 plan pursuant to subsection 1;

21 (b) Refuse to issue a health care plan or cancel a health care  
22 plan solely because the person applying for or covered by the plan  
23 uses or may use a benefit provided in the health care plan  
24 pursuant to subsection 1;

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

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

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

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

37 4. An evidence of coverage subject to the provisions of this  
38 chapter that is delivered, issued for delivery or renewed on or after  
39 January 1, 2018, has the legal effect of including the coverage  
40 required by subsection 1, and any provision of the evidence of  
41 coverage or the renewal which is in conflict with this section is  
42 void.

43 5. Except as otherwise provided in this section and federal  
44 law, a managed care organization may use medical management  
45 techniques, including, without limitation, any available clinical



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1 *evidence, to determine the frequency of or treatment relating to*  
2 *any benefit required by this section or the type of provider of*  
3 *health care to use for such treatment.*

4 6. *As used in this section:*

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

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

17 (c) *“Provider of health care” has the meaning ascribed to it in*  
18 *NRS 629.031.*

19 **Sec. 86. 1.** *A managed care organization that offers or*  
20 *issues a health care plan shall include in the plan coverage for:*

21 (a) *Counseling relating to the dietary needs of adults who are*  
22 *at a high risk of chronic diseases;*

23 (b) *Statin preventive medication for persons between the ages*  
24 *of 40 and 75 years who do not have a history of cardiovascular*  
25 *disease, but who have:*

26 (1) *One or more risk factors for cardiovascular disease;*  
27 *and*

28 (2) *A calculated risk of at least 10 percent of acquiring*  
29 *cardiovascular disease within the next 10 years;*

30 (c) *Aspirin for persons between the ages of 50 and 59 years*  
31 *who have a calculated risk of at least 10 percent of acquiring*  
32 *cardiovascular disease within the next 10 years and a life*  
33 *expectancy of at least 10 years;*

34 (d) *Vitamin D supplements for persons who are at least 65*  
35 *years of age to prevent the person from falling if the person:*

36 (1) *Does not reside in a medical facility or a facility for the*  
37 *dependent; and*

38 (2) *Has an increased risk of falls;*

39 (e) *Tuberculosis screenings for latent tuberculosis infection in*  
40 *persons with increased risk of contracting tuberculosis;*

41 (f) *Screening for high blood pressure to confirm a diagnosis*  
42 *made outside a clinical setting before treatment is commenced;*

43 (g) *One abdominal aortic screening by ultrasound to detect*  
44 *abdominal aortic aneurisms for men between the ages of 65 and*  
45 *75 years who have smoked during their lifetimes;*



- 1       (h) Screening for hepatitis B infection for persons who are at a
- 2       high risk of contracting hepatitis B;
- 3       (i) Screening for hepatitis C infection for persons who are at a
- 4       high risk of contracting hepatitis C;
- 5       (j) One screening for hepatitis C infection for persons born
- 6       between 1945 and 1965;
- 7       (k) Screening for osteoporosis for women who:
- 8           (1) Are 65 years of age and older; or
- 9           (2) Have a risk of fracturing a bone equal to or greater
- 10       than that of a woman who is 65 years of age without any
- 11       additional risk factors;
- 12       (l) Screening for alcohol misuse for persons 18 years of age or
- 13       older;
- 14       (m) If a person engages in risky or hazardous consumption of
- 15       alcohol, as determined by the screening described in paragraph
- 16       (l), behavioral counseling to reduce such behavior; and
- 17       (n) Screening for lung cancer using low-dose computed
- 18       tomography for persons between the ages of 55 and 80 years who:
- 19           (1) Have a smoking history of 30 pack-years;
- 20           (2) Smoke or have stopped smoking within the immediately
- 21       preceding 15 years; and
- 22           (3) Do not suffer from a health problem that substantially
- 23       limits the life expectancy of the person or the willingness of the
- 24       person to undergo curative surgery.
- 25       2. A managed care organization must ensure that the benefits
- 26       required by subsection 1 are made available to an insured through
- 27       a provider of health care who participates in the network plan of
- 28       the managed care organization.
- 29       3. Except as otherwise provided in subsection 5, a managed
- 30       care organization that offers or issues a health care plan shall not:
- 31           (a) Require an insured to pay a higher deductible, any
- 32           copayment or coinsurance or require a longer waiting period or
- 33           other condition to obtain any benefit provided in the health care
- 34           plan pursuant to subsection 1;
- 35           (b) Refuse to issue a health care plan or cancel a health care
- 36           plan solely because the person applying for or covered by the plan
- 37           uses or may use a benefit provided in the health care plan
- 38           pursuant to subsection 1;
- 39           (c) Offer or pay any type of material inducement or financial
- 40           incentive to an insured to discourage the insured from obtaining
- 41           any such benefit;
- 42           (d) Penalize a provider of health care who provides any such
- 43           benefit to an insured, including, without limitation, reducing the
- 44           reimbursement of the provider of health care;



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

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

7 4. An evidence of coverage subject to the provisions of this  
8 chapter that is delivered, issued for delivery or renewed on or after  
9 January 1, 2018, has the legal effect of including the coverage  
10 required by subsection 1, and any provision of the evidence of  
11 coverage or the renewal which is in conflict with this section is  
12 void.

13 5. Except as otherwise provided in this section and federal  
14 law, a managed care organization may use medical management  
15 techniques, including, without limitation, any available clinical  
16 evidence, to determine the frequency of or treatment relating to  
17 any benefit required by this section or the type of provider of  
18 health care to use for such treatment.

19 6. As used in this section:

20 (a) "Computed tomography" means the process of producing  
21 sectional and three-dimensional images using external ionizing  
22 radiation.

23 (b) "Facility for the dependent" has the meaning ascribed to it  
24 in NRS 449.0045.

25 (c) "Medical facility" has the meaning ascribed to it in  
26 NRS 449.0151.

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

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

39 (f) "Pack-year" means the product of the number of packs of  
40 cigarettes smoked per day and the number of years that the person  
41 has smoked.

42 (g) "Provider of health care" has the meaning ascribed to it in  
43 NRS 629.031.

44 **Sec. 87. 1.** A managed care organization that offers or  
45 issues a health care plan shall include in the plan coverage for:



- 1       (a) *Screening for depression;*  
2       (b) *All vaccinations recommended by the Advisory Committee*  
3 *on Immunization Practices of the Centers for Disease Control and*  
4 *Prevention of the United States Department of Health and Human*  
5 *Services or its successor organization;*  
6       (c) *Screening, tests and counseling for such other health*  
7 *conditions and diseases as recommended by the Health Resources*  
8 *and Services Administration for persons less than 18 years of age;*  
9 *and*  
10       (d) *Assessments relating to height, weight, body mass index*  
11 *and medical history for persons less than 18 years of age.*  
12       2. *A managed care organization must ensure that the benefits*  
13 *required by subsection 1 are made available to an insured through*  
14 *a provider of health care who participates in the network plan of*  
15 *the managed care organization.*  
16       3. *Except as otherwise provided in subsection 5, a managed*  
17 *care organization that offers or issues a health care plan shall not:*  
18       (a) *Require an insured to pay a higher deductible, any*  
19 *copayment or coinsurance or require a longer waiting period or*  
20 *other condition to obtain any benefit provided in the health care*  
21 *plan pursuant to subsection 1;*  
22       (b) *Refuse to issue a health care plan or cancel a health care*  
23 *plan solely because the person applying for or covered by the plan*  
24 *uses or may use a benefit provided in the health care plan*  
25 *pursuant to subsection 1;*  
26       (c) *Offer or pay any type of material inducement or financial*  
27 *incentive to an insured to discourage the insured from obtaining*  
28 *any such benefit;*  
29       (d) *Penalize a provider of health care who provides any such*  
30 *benefit to an insured, including, without limitation, reducing the*  
31 *reimbursement of the provider of health care;*  
32       (e) *Offer or pay any type of material inducement, bonus or*  
33 *other financial incentive to a provider of health care to deny,*  
34 *reduce, withhold, limit or delay access to any such benefit to an*  
35 *insured; or*  
36       (f) *Impose any other restrictions or delays on the access of an*  
37 *insured to any such benefit.*  
38       4. *An evidence of coverage subject to the provisions of this*  
39 *chapter that is delivered, issued for delivery or renewed on or after*  
40 *January 1, 2018, has the legal effect of including the coverage*  
41 *required by subsection 1, and any provision of the evidence of*  
42 *coverage or the renewal which is in conflict with this section is*  
43 *void.*  
44       5. *Except as otherwise provided in this section and federal*  
45 *law, a managed care organization may use medical management*





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

5 6. *As used in this section:*

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

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

18 (c) *“Provider of health care” has the meaning ascribed to it in*  
19 *NRS 629.031.*

20 **Sec. 88. 1.** *Except as otherwise provided in this subsection,*  
21 *an evidence of coverage issued pursuant to this chapter may not*  
22 *restrict benefits for any length of stay in a hospital in connection*  
23 *with childbirth for a mother or newborn infant covered by the*  
24 *health care plan to:*

25 (a) *Less than 48 hours after a normal vaginal delivery; and*

26 (b) *Less than 96 hours after a cesarean section.*

27 ↪ *If a different length of stay is provided in the guidelines*  
28 *established by the American College of Obstetricians and*  
29 *Gynecologists, or its successor organization, and the American*  
30 *Academy of Pediatrics, or its successor organization, the health*  
31 *care plan may follow such guidelines in lieu of following the*  
32 *length of stay set forth above. The provisions of this subsection do*  
33 *not apply to any health care plan in any case in which the decision*  
34 *to discharge the mother or newborn infant before the expiration of*  
35 *the minimum length of stay set forth in this subsection is made by*  
36 *the attending physician of the mother or newborn infant.*

37 2. *Nothing in this section requires a mother to:*

38 (a) *Deliver her baby in a hospital; or*

39 (b) *Stay in a hospital for a fixed period following the birth of*  
40 *her child.*

41 3. *A health care plan may not:*

42 (a) *Deny a mother or her newborn infant coverage or*  
43 *continued coverage under the terms of the plan or coverage if the*  
44 *sole purpose of the denial of coverage or continued coverage is to*  
45 *avoid the requirements of this section;*



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1 (b) Provide monetary payments or rebates to a mother to  
2 encourage her to accept less than the minimum protection  
3 available pursuant to this section;

4 (c) Penalize, or otherwise reduce or limit, the reimbursement  
5 of an attending provider of health care because the attending  
6 provider of health care provided care to a mother or newborn  
7 infant in accordance with the provisions of this section;

8 (d) Provide incentives of any kind to an attending physician to  
9 induce the attending physician to provide care to a mother or  
10 newborn infant in a manner that is inconsistent with the  
11 provisions of this section; or

12 (e) Except as otherwise provided in subsection 4, restrict  
13 benefits for any portion of a hospital stay required pursuant to the  
14 provisions of this section in a manner that is less favorable than  
15 the benefits provided for any preceding portion of that stay.

16 4. Nothing in this section:

17 (a) Prohibits a health care plan from imposing a deductible,  
18 coinsurance or other mechanism for sharing costs relating to  
19 benefits for hospital stays in connection with childbirth for a  
20 mother or newborn child covered by the plan, except that such  
21 coinsurance or other mechanism for sharing costs for any portion  
22 of a hospital stay required by this section may not be greater than  
23 the coinsurance or other mechanism for any preceding portion of  
24 that stay.

25 (b) Prohibits an arrangement for payment between a managed  
26 care organization and a provider of health care that uses  
27 capitation or other financial incentives, if the arrangement is  
28 designed to provide services efficiently and consistently in the best  
29 interest of the mother and her newborn infant.

30 (c) Prevents a managed care organization from negotiating  
31 with a provider of health care concerning the level and type of  
32 reimbursement to be provided in accordance with this section.

33 5. An evidence of coverage subject to the provisions of this  
34 chapter that is delivered, issued for delivery or renewed on or after  
35 January 1, 2018, has the legal effect of including the coverage  
36 required by subsection 1, and any provision of the evidence of  
37 coverage or the renewal which is in conflict with this section is  
38 void.

39 6. As used in this section, "provider of health care" has the  
40 meaning ascribed to it in NRS 629.031.

41 **Sec. 89. 1.** A managed care organization which offers or  
42 issues a health care plan must provide coverage for benefits  
43 payable for expenses incurred for:

44 (a) A mammogram every 2 years, or annually if ordered by a  
45 provider of health care, for women 40 years of age or older;



1 (b) *Counseling concerning genetic testing for breast cancer for*  
2 *women who are at a high risk of developing breast cancer; and*

3 (c) *Counseling concerning breast cancer chemoprevention for*  
4 *women who are at risk of developing breast cancer.*

5 2. *A managed care organization must ensure that the benefits*  
6 *required by subsection 1 are made available to an insured through*  
7 *a provider of health care who participates in the network plan of*  
8 *the managed care organization.*

9 3. *Except as otherwise provided in subsection 5, a managed*  
10 *care organization that offers or issues a health care plan shall not:*

11 (a) *Require an insured to pay a higher deductible, any*  
12 *copayment or coinsurance or require a longer waiting period or*  
13 *other condition to obtain any benefit provided in the health care*  
14 *plan pursuant to subsection 1;*

15 (b) *Refuse to issue a health care plan or cancel a health care*  
16 *plan solely because the person applying for or covered by the plan*  
17 *uses or may use a benefit provided in the health care plan*  
18 *pursuant to subsection 1;*

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

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

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

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

31 4. *An evidence of coverage subject to the provisions of this*  
32 *chapter which is delivered, issued for delivery or renewed on or*  
33 *after January 1, 2018, has the legal effect of including the*  
34 *coverage required by subsection 1, and any provision of the*  
35 *evidence of coverage or the renewal which is in conflict with this*  
36 *section is void.*

37 5. *Except as otherwise provided in this section and federal*  
38 *law, a managed care organization may use medical management*  
39 *techniques, including, without limitation, any available clinical*  
40 *evidence, to determine the frequency of or treatment relating to*  
41 *any benefit required by this section or the type of provider of*  
42 *health care to use for such treatment.*

43 6. *As used in this section:*

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



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

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

11 (c) *“Provider of health care” has the meaning ascribed to it in*  
12 *NRS 629.031.*

13 **Sec. 90.** NRS 695G.171 is hereby amended to read as follows:

14 695G.171 1. A health care plan issued by a managed care  
15 organization must provide coverage for benefits payable for  
16 expenses incurred for ~~administering~~ :

17 (a) *Deoxyribonucleic acid testing for high-risk strains of the*  
18 *human papillomavirus every 3 years for women 30 years of age or*  
19 *older; and*

20 (b) *Administering* the human papillomavirus vaccine as  
21 recommended for vaccination by a competent authority, including,  
22 without limitation, the Centers for Disease Control and Prevention  
23 of the United States Department of Health and Human Services, the  
24 Food and Drug Administration or the manufacturer of the vaccine.

25 2. ~~¶A health care plan must not require an insured to~~  
26 ~~obtain prior authorization for any service provided pursuant to~~  
27 ~~subsection 1.¶~~ *A managed care organization must ensure that the*  
28 *benefits required by subsection 1 are made available to an insured*  
29 *through a provider of health care who participates in the network*  
30 *plan of the managed care organization.*

31 3. *Except as otherwise provided in subsection 5, a managed*  
32 *care organization that offers or issues a health care plan shall not:*

33 (a) *Require an insured to pay a higher deductible, any*  
34 *copayment or coinsurance or require a longer waiting period or*  
35 *other condition to obtain any benefit provided in the health care*  
36 *plan pursuant to subsection 1;*

37 (b) *Refuse to issue a health care plan or cancel a health care*  
38 *plan solely because the person applying for or covered by the plan*  
39 *uses or may use a benefit provided in the health care plan*  
40 *pursuant to subsection 1;*

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



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

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

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

10 4. An evidence of coverage for a health care plan subject to the  
11 provisions of this chapter which is delivered, issued for delivery or  
12 renewed on or after ~~July 1, 2007,~~ *January 1, 2018*, has the legal  
13 effect of including the coverage required by subsection 1, and any  
14 provision of the evidence of coverage or the renewal thereof which  
15 is in conflict with ~~subsection 1~~ *this section* is void.

16 ~~4. For the purposes of this section, "human~~

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

23 6. *As used in this section:*

24 (a) *"Human papillomavirus vaccine"* means the Quadrivalent  
25 Human Papillomavirus Recombinant Vaccine or its successor which  
26 is approved by the Food and Drug Administration for the prevention  
27 of human papillomavirus infection and cervical cancer.

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

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

40 (d) *"Provider of health care"* has the meaning ascribed to it in  
41 *NRS 629.031.*

42 **Sec. 91.** (Deleted by amendment.)

43 **Sec. 92.** The provisions of NRS 354.599 do not apply to any  
44 additional expenses of a local government that are related to the  
45 provisions of this act.



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- 1     **Sec. 93.** (Deleted by amendment.)  
2     **Sec. 94.** NRS 689A.523, 689A.585, 689B.450, 689C.082,  
3     695A.159 and 695F.480 are hereby repealed.  
4     **Sec. 95.** This act becomes effective:  
5     1. Upon passage and approval for the purposes of performing  
6     any preparatory administrative tasks that are necessary to carry out  
7     the provisions of this act; and  
8     2. On January 1, 2018, for all other purposes.

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**LEADLINES OF REPEALED SECTIONS**

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- 689A.523** “Exclusion for a preexisting condition” defined.  
**689A.585** “Preexisting condition” defined.  
**689B.450** “Preexisting condition” defined.  
**689C.082** “Preexisting condition” defined.  
**695A.159** Society prohibited from restricting coverage of  
child based on preexisting condition when person who is eligible  
for group coverage adopts or assumes legal obligation for child.  
**695F.480** Organization prohibited from restricting  
coverage of child based on preexisting condition if person who is  
eligible for group coverage adopts or assumes legal obligation  
for child.









