

STEVE SISOLAK
Governor

STATE OF NEVADA

TERRY REYNOLDS
Director



BARBARA D. RICHARDSON
Commissioner

DEPARTMENT OF BUSINESS AND INDUSTRY

DIVISION OF INSURANCE

1818 East College Pkwy., Suite 103
Carson City, Nevada 89706
(775) 687-0700 • Fax (775) 687-0787
Website: doi.nv.gov
E-mail: insinfo@doi.nv.gov

**NOTICE OF WORKSHOP
TO SOLICIT COMMENTS ON PROPOSED REGULATIONS
LCB File No. R161-22
AND WORKSHOP AGENDA**

The Nevada Division of Insurance (“Division”) is hosting a workshop to propose the adoption, amendment, or repeal of regulations pertaining to Nevada Administrative Code (“NAC”) chapter(s) 680A, 688C, 689C, 690C, 695B, and 695C.

Date: November 3, 2022
Time: 9:00 a.m.
Location: This workshop will be held virtually via Webex, which allows participation by video or telephone.*

To join by Webex, click on the URL and enter the meeting number and password when prompted.

URL: <https://doinv.webex.com/doinv/j.php?MTID=m2d29bac9ea2781ba63070f26ab7d9c21>

Meeting Number: 2633 428 7903

Password: Gtz2pkM3KZ3

To join by telephone, call the toll-free number and enter the access code when prompted.

Phone-in Access: 1-844-621-3956 United States Toll Free

Access Code: 2633 428 7903

If you need help using Webex, visit <https://help.webex.com>.

Live public comment and written public comment will be taken as designated in the Workshop Agenda.

* There is no physical location designated for this workshop. Accordingly, any person planning to participate must participate by using the Webex link for video access or by calling the phone-in access for telephone access. Meeting materials are available on the Division’s website at: <https://doi.nv.gov/News-Notices/Regulations/>.

The purpose of the workshop is to solicit comments from interested persons on the general topic(s) that may be addressed in the proposed regulation; and to assist in determining whether the proposed regulation is likely to impose a direct and significant burden upon a small business or directly restricts the formation, operation, or expansion of a small business.

WORKSHOP AGENDA

1. Open Workshop: R161-22.
2. Presentation of Proposed Regulation.

[LCB File No. R161-22. REPEAL OF OBSOLETE REGULATIONS.](#)

A REGULATION relating to insurance; repealing certain duplicative and obsolete provisions; and providing other matters properly relating thereto. A copy of the proposed regulation prepared by the Legislative Counsel is available by clicking on the following link:

<https://www.leg.state.nv.us/Register/2022Register/R161-22P.pdf>

3. Public Comment.

The meeting presenter will indicate when live public comment will be taken. Public comment may be limited to three minutes per speaker.

4. Close Workshop: R161-22.

Note: Any agenda item may be taken out of order; items may be combined for consideration by the public body; items may be pulled or removed from the agenda at any time; and discussion relating to an item may be delayed or continued at any time. The meeting presenter, within his/her discretion, may allow for public comment on individual agenda items.

A copy of all materials relating to the proposal may be obtained by visiting the Division's internet website at <https://doi.nv.gov/News-Notices/Regulations/> or by contacting the Division (regs@doi.nv.gov or 775-687-0700. Members of the public who would like additional information about a proposed regulation may contact the Division by email to regs@doi.nv.gov. Members of the public are encouraged to submit written comments for the record no later than **October 31, 2022**. Written comments may be emailed to regs@doi.nv.gov or mailed to 1818 E. College Parkway, Suite 103, Carson City, NV 89706.

We are pleased to make reasonable accommodations for attendees with disabilities. Please notify the Division of your request for reasonable accommodation in writing no later than five (5) working days before the workshop via email to regs@doi.nv.gov.

Notice of the workshop has been provided as follows:

By email to all persons on the Division's e-mail list for noticing of administrative regulations.
By email for posting by the Nevada State Library, Archives and Public Records Administrator.
By email for posting by the Nevada Legislature.
Published to the Nevada Legislature website: <https://leg.state.nv.us/>.
Published to the Division of Insurance website: <https://doi.nv.gov/>.
Published to the State of Nevada Public Notice website: <https://notice.nv.gov/>.

DATED this 13th day of October 2022.



BARBARA D. RICHARDSON
Commissioner of Insurance

STATE OF NEVADA
DEPARTMENT OF BUSINESS & INDUSTRY
DIVISION OF INSURANCE

Determination of Necessity of Small Business Impact Statement
NRS 233B.0608(1)

REPEAL OF OBSOLETE REGULATIONS

EFFECTIVE DATE OF REGULATION:
Upon filing with the Nevada Secretary of State

1. BACKGROUND.

The Nevada Division of Insurance completed its mandatory 10-year review of our Insurance Title 57 regulations and determined that numerous regulations were obsolete, either due to changes in Nevada statutes or federal law, or they are a duplication of language that is already contained in the Nevada Revised Statutes. This regulation is intended to repeal those sections of code that were identified.

2. DOES THE PROPOSED REGULATION IMPOSE A DIRECT AND SIGNIFICANT ECONOMIC BURDEN UPON A SMALL BUSINESS OR DIRECTLY RESTRICT THE FORMATION, OPERATION OR EXPANSION OF A SMALL BUSINESS? NRS 233B.0608(1).

NO YES

3. METHODS USED TO DETERMINE IMPACT AND REASONS FOR CONCLUSION.
NRS 233B.0608(3).

The regulation strictly repeals sections of code that are either duplications of statutes, are obsolete due to the license no longer being issued by the Division of Insurance; the law is no longer valid due to changes in the Affordable Care Act; or are no longer needed since HMOs are now a part of the Nevada Life and Health Guaranty Association. In all cases, repealing the language proposed in this regulation should not have any impact on the state's small businesses.

4. HOW WAS THAT CONCLUSION REACHED? NRS 233B.0608(3).

Division staff considered changes to relevant laws that resulted in the proposed regulations being repealed. The Division discussed who is currently impacted by the existing regulation. Because the provisions are obsolete, no small businesses are impacted by the current regulation.

I, BARBARA D. RICHARDSON, Commissioner of Insurance for the State of Nevada, hereby certify that, to the best of my knowledge or belief, a concerted effort was made to determine the impact of the proposed regulation on small businesses and that the information contained in this statement is accurate. (NRS 233B.0608(3))

6/30/22
(DATE)



BARBARA D. RICHARDSON
Commissioner of Insurance

Small Business Impact Statement
NRS 233B.0608(2)-(4) and 233B.0609

REPEAL OF OBSOLETE REGULATIONS

1. **SUMMARY OF COMMENTS RECEIVED FROM SMALL BUSINESSES. NRS 233B.0609(1)(a).**

The changes being proposed in this regulation are strictly repealing obsolete language from the Nevada Administrative Code, which will have no effect or impact on Nevada's small business community, so no direct solicitation was made with Nevada's small businesses. Input will be available to the public during the workshop and hearing for this proposed regulation.

Other interested parties may receive a copy of this summary by contacting the Nevada Division of Insurance at (775) 687-0700 or regs@doi.nv.gov.

2. **HOW WAS THE ANALYSIS CONDUCTED? NRS 233B.0609(1)(b).**

The Nevada Division of Insurance completed its mandatory 10-year review of our Insurance Title 57 regulations and determined that numerous regulations were obsolete, either due to changes in Nevada statutes or federal law, or they are a duplication of language that is already contained in the Nevada Revised Statutes. This regulation is intended to repeal those sections of code that were identified. The language being repealed was analyzed and discussed with members of the Nevada Division of Insurance, and it was determined that the language being repealed would not have any potential negative impact on small business. If a small business carries their group insurance with an HMO, there is a potential the repealing of NAC 695C.135 and .137 could eventually have a positive impact on their health insurance premiums.

3. **ESTIMATED ECONOMIC EFFECT ON SMALL BUSINESSES THE REGULATION IS TO REGULATE. NRS 233B.0609(1)(c).**

(a) BOTH ADVERSE AND BENEFICIAL EFFECTS.

- (1) Adverse: none
- (2) Beneficial: none

(b) BOTH DIRECT AND INDIRECT EFFECTS.

- (1) Direct: none
- (2) Indirect: none

4. METHODS CONSIDERED TO REDUCE IMPACT ON SMALL BUSINESSES. NRS 233B.0609(1)(d).

No methods were considered to reduce the impact upon small businesses, as the analysis done by the Nevada Division of Insurance Product Compliance section determined there is no direct or significant negative impact to be considered. There is a potential positive economic benefit for small businesses that insure with HMOs, but it is not possible to calculate any potential savings in premiums.

5. ESTIMATED COST OF ENFORCEMENT. NRS 233B.0609(1)(e).

NONE

6. FEE CHANGES. NRS 233B.0609(1)(f).

This regulation will not generate any new or increased fees.

7. DUPLICATIVE PROVISIONS. NRS 233B.0609(1)(g).

This regulation does not duplicate any existing federal, state or local standards.


8. REASONS FOR CONCLUSIONS. NRS 233B.0609(1)(h).

The Nevada Division of Insurance completed its mandatory 10-year review of our Insurance Title 57 regulations and determined that numerous regulations were obsolete, either due to changes in Nevada statutes or federal law, or they are a duplication of language that is already contained in the Nevada Revised Statutes. This regulation is intended to repeal those sections of code that were identified.

Members of the Product Compliance Section created the analysis of obsolete regulations in the Nevada Administrative Code and analyzed the potential for any economic impact from the repealing of this language. HMOs will no longer be required to carry specific reinsurance and reserve requirements directly related to their insolvency. The specific changes in NAC 695C.135 and .137 will have a financial impact on the carriers, which will hopefully create a reduction in rates for the public. Potentially, small business policyholders of HMO contracts could see a benefit in lower premiums due to this regulation, with changes made to NAC 695C.135 and .137.

I, BARBARA D. RICHARDSON, Commissioner of Insurance for the State of Nevada, hereby certify that, to the best of my knowledge or belief, a concerted effort was made to determine the impact of the proposed regulation on small businesses and that this statement was prepared properly, and the information contained herein is accurate. (NRS 233B.0609(2))

6/30/22
(DATE)



BARBARA D. RICHARDSON
Commissioner of Insurance