

From: [Marc Fish](#)
To: [Insurance Regulation](#)
Subject: Support for Proposed Regulation Changes – LCB File Nos. R118-24 and R122-24
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Dear Commissioner Kipper and the Division of Insurance Team,
I am writing to express my strong support for the proposed amendments under LCB File Nos. R118-24 and R122-24. These regulations, which require insurers to provide uniform claims data for employer groups with under 100 employees, will be instrumental in enhancing transparency and enabling more informed decision-making for employers and their employees.

The requirement for standardized claims data is vital for several reasons:

- 1. Improved Data Transparency:** By ensuring consistent claims data formats, this regulation empowers employers to review and negotiate health insurance renewals based on accurate and detailed information. This transparency is essential for obtaining competitive quotes and making fair comparisons among health plans.
- 2. Fiduciary Responsibility to Employees:** Employers have a duty to offer health insurance that is both cost-effective and tailored to meet employees' needs. Access to uniform data supports employers in fulfilling this responsibility by offering insights into actual utilization and costs.
- 3. Enhanced Employee Education:** The availability of detailed claims data enables employers to educate their employees about health care utilization, drug costs, and the financial impact of their choices. This level of understanding encourages responsible usage and helps employees make cost-effective decisions.
- 4. Strengthened Advocacy by Producers:** Standardized data allows insurance producers to advocate effectively on behalf of clients. When producers have reliable data, they can negotiate more favorably with insurers, potentially leading to better options and pricing for policyholders.

I believe these regulatory changes will greatly benefit Nevada employers and their workforce by fostering a more equitable and transparent health insurance marketplace. Thank you for your consideration of these comments and for your ongoing work to improve health insurance regulations in Nevada.

Sincerely,



Marc Fish

Benefits | Senior Partner

Direct (702) 874-3053 | Email: marc.fish@aleragroup.com

CA Agent's License: 0G18229

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9555 Hillwood Dr Ste 140

Las Vegas, NV 89134

CA Agency license: 0M61319

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