

STATE OF NEVADA

NED GAINES
Commissioner



DEPARTMENT OF BUSINESS AND INDUSTRY
DIVISION OF INSURANCE

Bulletin 25-006

December 22, 2025

**UNFAIR TRADE PRACTICES IN THE SALE OF MEDICARE SUPPLEMENT
POLICIES**

During the 83rd Legislative Session (2025), Senate Bill 292 ("SB292") passed, requiring insurers that offer Medicare supplemental policies in Nevada to allow individuals who are under 65 years of age and eligible for and enrolled in Medicare on the basis of disability or end-stage renal disease to purchase any Medicare supplemental policy that the insurer offers to new insureds who are 65 years of age or older. These products must be offered to such eligible and enrolled Medicare members regardless of age, and insurers are prohibited from imposing any limitation that does not also apply to any other person who is 65 years of age or older.

Failure to comply with the provision is a violation of SB 292 and, potentially, Nevada's Unfair Trade Practices Act, NRS 686A. Insurer acts or directives to producers¹ that effectively restrict supplemental Medicare policies to eligible and qualified individuals will be referred for investigation, which could result in administrative actions authorized by law or a market conduct examination at the expense of the parties involved, which could also result in administrative actions. The purpose of this bulletin is to put insurers on notice that the Division will be monitoring the market to ensure compliance with this mandate.

A blue ink signature of Ned Gaines, written in a cursive style.

NED GAINES
Commissioner of Insurance

¹"Producer" has the meaning ascribed to "producer of insurance" in [NRS 679A.117](#).