

LEGISLATURE OF NEBRASKA  
NINETY-SIXTH LEGISLATURE  
SECOND SESSION

**LEGISLATIVE BILL 1078**

Introduced by Bruning, 3; Hilgert, 7; Redfield, 12

Read first time January 7, 2000

Committee: Health and Human Services

A BILL

- 1 FOR AN ACT relating to insurance; to provide requirements relating
- 2 to use of the 911 system.
- 3 Be it enacted by the people of the State of Nebraska,

1                   Section 1.   (1) For purposes of this section, emergency  
2 medical condition means a medical condition that manifests itself  
3 by symptoms of sufficient severity, including severe pain, that the  
4 absence of immediate medical attention could reasonably be expected  
5 by a prudent layperson, who possesses an average knowledge of  
6 health and medicine, to result in:

7                   (a) Placing the patient's health in serious jeopardy;

8                   (b) Serious impairment to bodily functions; or

9                   (c) Serious dysfunction of any bodily organ or part.

10                  (2) This section applies to:

11                  (a) Insurers and health service plans that provide  
12 hospital, medical, or surgical benefits to individuals or groups  
13 under health insurance policies that are issued or delivered in the  
14 state; and

15                  (b) Health maintenance organizations that provide  
16 hospital, medical, or surgical benefits to individuals or groups  
17 under contracts that are issued or delivered in the state.

18                  (3) An entity subject to this section shall not establish  
19 or promote an emergency medical response and transportation system  
20 that encourages or directs access by an insured or enrollee in  
21 competition with or in substitution of the 911 emergency medical  
22 services system. An entity subject to this section may use  
23 transportation other than the 911 system for services that are not  
24 in response to an emergency medical condition.

25                  (4) An entity subject to this section shall not require  
26 an insured or enrollee to obtain prior authorization before  
27 accessing the 911 system for an emergency medical condition.

28                  (5) An entity subject to this section shall not use false

1 or misleading language in its enrollment sales materials or in any  
2 other materials provided to insureds or enrollees to discourage or  
3 prohibit insureds or enrollees from accessing the 911 system for an  
4 emergency medical condition.