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Office of the Governor

June 10, 2025

The Honorable Francisco Aguilar
Nevada Secretary of State
101 North Carson Street
Carson City, Nevada 89701

Re: Assembly Bill 282 of the 83rd Legislative Session

Dear Secretary of State Aguilar:

I am forwarding to you, for filing within the time limit set forth in the Nevada Constitution and without my approval, Assembly Bill 282 ("AB 282"), which is titled as follows:

AN ACT relating to health care; requiring a medical facility or an entity that bills for care provided by a provider of health care that receives notice from a patient of an overcharge in a medical bill to review the potential overcharge and refund any overpayment; authorizing the imposition of certain administrative fines or the failure to issue such a refund within a certain period; requiring the Governor's Consumer Health Advocate to provide certain assistance concerning overcharges and overpayments for health care; and providing other matters properly relating thereto.

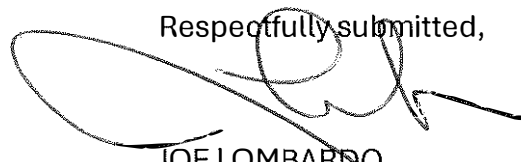
Ensuring patients receive refunds for medical overpayments is a worthwhile goal, but AB 282 approaches the issue in a flawed and overly simplistic way. Medical billing is highly complex, with each specialty and practice using different systems. Often, providers have little to no control over the factors that cause overpayments, which typically stem from insurance determinations or other providers' billing actions. Providers rely on information from insurers to calculate what patients owe, and it can take weeks or even months to identify an overpayment. Placing the sole responsibility—and potential legal liability—for refunds on providers and practices is not only unfair but also ignores the root causes of these errors, which often lie outside their control.

Involving a licensing body in routine billing disputes could have serious unintended consequences. Under current rules, any investigation by the Board of Medical Examiners ("BME") must be reported by physicians to their credentialing institutions. AB 282 would trigger this reporting requirement even for minor issues like co-pay overpayment disputes. This creates an unreasonable burden on providers and could discourage physicians from practicing in Nevada. At a time when the state is working to attract more healthcare professionals, policies that create disproportionate risks for providers will only make that goal harder to achieve.

Because AB 282 places an unfair share of responsibility for overpayments on providers and would make Nevada a less appealing place for new physicians to practice, I cannot support it.

For these reasons, I veto this bill and return it without my signature or approval.

Respectfully submitted,



JOE LOMBARDO
Governor of Nevada

Enclosure

cc: The Honorable Stavros Anthony, President of the Senate (without enclosure)
The Honorable Nicole Cannizzaro, Senate Majority Leader (without enclosure)
The Honorable Steve Yeager, Speaker of the Assembly (without enclosure)
Brendan Bucy, Secretary of the Senate (without enclosure)
Bonnie Borda Hoffecker, Chief Clerk of the Assembly (without enclosure)
Diane Thornton, Legislative Counsel Bureau, Director (without enclosure)
Asher Killian, Legislative Counsel Bureau, Legislative Counsel (without enclosure)