

**Bill Summary**  
2<sup>nd</sup> Session of the 59<sup>th</sup> Legislature

<b>Bill No.:</b>	<b>SB 1485</b>
<b>Version:</b>	<b>INT</b>
<b>Request No.:</b>	<b>3360</b>
<b>Author:</b>	<b>Sen. Garvin</b>
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**Bill Analysis**

SB 1485 requires any nursing facility licensed by the State Department of Health to maintain liability insurance coverage of at \$1 million for each occurrence of negligence. Failure to maintain or renew such coverage may result in denial, suspension, or revocation of the license. If the facility is unable to obtain coverage due to financial reasons, the facility shall notify the patient, a relative, or guardian of each patient for whom the nursing facility provides care that liability coverage is not provided. The facility shall also notify the Department and shall not be subject to denial, suspension, or revocation of licensure. The measure directs the Commissioner of Health to prescribe a standard form for the facility to provide to patients, relatives, or guardians notifying the patients, relatives, or guardians that the facility does not carry liability insurance. The form shall be updated annually by the facility if it fails to obtain coverage due to financial reasons. The measure also creates an income tax credit for facilities providing such coverage equal to 50% of the premiums paid for a policy providing \$1 million in coverage or 25% of the premiums paid for a policy providing \$500,000.00-\$1 million in coverage. The credit is not refundable.

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