



INFORMATION ABOUT

Northeastern Nevada Labor

Employment

Year	Labor Force	Employment	Unemployment	Unemployment Rate (Local)
July 2008	35,622	34,181	1,441	4.4
2007	31,314	30,138	1,176	4.2
2006	29,478	28,301	1,177	4.0
2005	27,677	26,567	1,111	4.0
2004	24,490	23,498	992	3.6

Information obtained from the Nevada Department of Employment, Training and Rehabilitation (DETR)

Labor Relations

Right to Work Laws

Nevada is a Right to Work state. Right to Work law secures the right of employees to decide for themselves whether or not to join or financially support a union. However, employees who work in the railway or airline industries are not protected by a Right to Work law, and employees who work on a federal enclave may not be.

Workman's Compensation Insurance

To assist in defining workman's compensation rates within Nevada, you have several options:

- Use your existing insurance company if they are licensed in Nevada
- You can be self insured in Nevada
- Provide us with the following information and we will furnish estimates of workman's compensation insurance rates currently available from over 200 private insurance companies in Nevada.
 1. Class codes per employee
 2. Payroll by class code - ***Nevada has a PAYROLL CAP whereby wages over \$36,000 per employee are not charged for workman's compensation.***
 3. Loss experience for the last three (3) years
 4. If your company has an Experience Rate Modifier established, it can be applied to your Nevada exposure.
- Call the National Council on Compensation Insurance at 1.800.622.4123 for specific rates for your company.

Nevada Underwriting Environment

- Mandatory use of NCCI loss costs
- Companies set their own loss cost multipliers
- Schedule Rating +/- 25%
- Payroll capped at \$36,000 per employee
- Underwriting Alternatives
 - Guaranteed Cost Plan
 - Retrospective Rating Plan
 - Deductible Program

Nevada Claims Environment

- Pro-Employer State - burden of proof is on the employee
- Medical Control - care must be provided by physicians in Insurer network
- Drug Testing - positive drug test can result in claim denial
- PPD Ratings - based on objective findings
- VOC Rehab - can be addressed through settlement offering

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Healthcare Information

Resources

HC Pro - The Healthcare Compliance Committee - HIPAA Information

HC Pro sponsored website with a wealth of resources related to HIPAA. A must see website if you are interested in issues related to Health Insurance Portability and Accountability Act of 1996(HIPAA).

American Academy of Family Physicians - HIPAA Information

American Academy of Family Physicians sponsored website for Health Insurance Portability and Accountability Act of 1996 with resources for employers.

Nevada Health Partners

Nevada Health Partners was organized in 2002, as a subsidiary non-profit corporation of the Nevada Health Care Coalition ("NHCC"), also a non-profit corporation in Nevada. NHP contracts medical service providers and provider services organizations exclusively on behalf of its employer members. Currently medical providers include physicians, dentists, hospitals, prescription benefit management companies, ancillary service providers, and a large national provider services organization.

Health Plans

Hometown Health Providers Insurance Company

Hometown Health is a non profit medical service organization that offers health insurance to small businesses with two to fifty employees. From the Web site: "Hometown Health Plan is northern Nevada's oldest, largest and most experienced health maintenance organization (HMO). Locally-owned, it was established in 1988 and operates as a non-profit organization. Hometown Health Plan provides comprehensive benefits to members solely through employer groups."

St. Mary's Health Plans

St. Mary's offers health plans for small businesses with two to fifty employees.

Anthem Blue Cross and Blue Shield of Nevada

Anthem offers a variety of products that give you benefit and coverage options to suit your situation and your needs. All of their health plans come with benefits everyone looks for - plus some features you might not expect. For more than three decades, Nevadans have relied on the strength and security of the Blue Cross and Blue Shield names. With coverage from Anthem, you join more than 84 million other Americans who count on Blue Cross and Blue Shield plans for health benefits.

Health Plan of Nevada

As Nevada's oldest, and most experienced health care organization, HPN has provided Nevada with quality health care that is affordable and easy to access, for over 20 years. They are pleased to offer a variety of benefit plans that provide services and solutions designed to match your diverse health care needs. HPN, a subsidiary of Sierra Health Services, Inc., is the largest health maintenance organizations (HMO) in Nevada.

PacifiCare

PacifiCare Health Systems serves more than 3 million health plan members and approximately 10 million specialty plan members nationwide with annual revenues of more than \$12 billion. PacifiCare is celebrating its 25th anniversary as one of the nation's largest consumer health organizations, offering individuals, employers and Medicare beneficiaries a variety of consumer-driven health care and insurance products. Specialty operations include behavioral health, dental and vision, life insurance, and complete pharmacy and medical management through its wholly owned subsidiary, Prescription Solutions.

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Healthcare Information (con't)

Health Plans (con't)

UniCare

UniCare is a national organization dedicated to the delivery of quality health care plans and products working together with its customers, consultants, brokers, providers and employers. Providing managed care and specialty health care services throughout the United States, UniCare Life & Health Insurance Company is an operating affiliate of WellPoint

Health Networks Inc. one of the nation's largest publicly traded managed care companies serving the health care needs of more than 13 million members and approximately 42.6 million specialty members. UniCare offers a comprehensive array of health care plans and specialty products that preserve member choice at competitive prices.

Source: Nevada Health Care Coalition

Workforce Development and Vocational Training

Academic and Career Services

A joint operation with the University of Nevada, Reno; Academic and Career Services works to connect employers with graduating students. They have several programs such as Placement Plus which allows employers to post position descriptions and search student resumes online.

Train Employees Now (TEN)

This program provides short-term, skills based intensive job training to assist new and expanding firms to reach productivity quickly. A customized program is designed covering recruitment, hiring and job training for Nevada residents.

Job Opportunities in Nevada (JOIN)

JOIN offers clients job readiness skills, assists individuals re-entering the workforce by upgrading skills, offers a GED program, and can even provide funding for individuals to take classes or specialized training.

NevadaWorks

NevadaWorks is the information source for jobs, job training, Workforce Investment Act (WIA), JTPA and one-stops in Northern Nevada. NevadaWorks provides employment opportunities through job training and re-education for the Northern Nevada workforce.

Great Basin College

One-year certificates are offered in accounting, business, computer office technology, computer-aided drafting, early childhood education and technical arts. Additional courses are developed to meet the needs of local business and industry. The Occupational Education Department offers four 48-week programs in Diesel, Electrical/Instrumentation, Industrial Plant Mechanics and Welding Technology.

Department of Employment, Training and Rehabilitation (DETR)

DETR's primary mission is to operate a no-fee labor exchange which matches qualified workers with available jobs. Their services include advertising, application screening, and placement.

Management Assistance Partnership (MAP)

MAP is the industrial extension program of the University and Community College System of Nevada. Their primary purpose is to work directly with Nevada companies to speed the flow of new technology, information and workforce development by providing both direct and referral services to client companies.