

MARKET ALERT

What You Need to Know About Nevada SB 317

WHAT IS NEVADA SB 317?

Nevada has overhauled its workers compensation laws in an effort to modernize the claims process, get workers comp premiums to better reflect wages, and improve access to appropriate, quality care for injured workers.

[Senate Bill 317](#) will go into effect Oct. 1, 2026. Steps you can take to prepare include:

- Updating and ensuring accurate payroll
- Ensuring employee duties listed correspond correctly with jobs performed
- Preparing for higher premiums
- Understanding expanded scope of claims

HOW IT WILL AFFECT EMPLOYERS

SB 317 is a complex bill with multiple parts that need to be implemented. You can expect inconsistencies early on as kinks in the system are discovered and ironed out. You should also be prepared for higher premium payments due to the removed payroll cap of \$36,000.

While NCCI believes filed rates will be decreased by carriers in Nevada, we believe this will take some time. NCCI currently is requesting an average increase of 21.9% for work comp rates across all class codes. This, along with the cap increase, will most certainly raise premiums for insureds on their workers compensation.

Here are some issues you can familiarize yourself with to avoid surprises.

Premiums Aligned with Actual Wages

SB 317's biggest direct impact on private employers is the elimination of the fixed \$36,000 annual payroll cap. "In its place, the maximum annual payroll, indexed annually, will be equal to 12 times Nevada's maximum average monthly wage," according to NCCI. This amount, to be in effect on Oct. 1, 2026, "is \$101,347.68 annually per employee." The goal is to better align premiums with pay.

Mandated Drug Formulary

Insurers will have to start using the Official Disability Guidelines (ODG) Drug Formulary by July 1, 2027, and fully implement that by Jan. 1, 2028. Drug formularies have been shown to improve outcomes and reduce costs.

Expanded Approval of Stress Claims

While stress-related claims were allowed under the old law with medical or psychiatric proof, the new rules permit psychological evidence as well.

Reduced Delays in Care

SB 317 requires insurers to confirm that covered care providers are actually accepting new patients and permits physicians and chiropractors to delegate routine follow-up care to a physician's assistant.

Follow Up with Your Broker

Since the law is complex, you should work with your workers comp broker to keep abreast of the details, rollout dates, and compliance requirements. At IOA, we're following developments closely and will work to keep you informed.