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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 204 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 204 ("AB 204"), which is titled as follows:

AN ACT relating to medical debt; prohibiting certain actions by certain entities that provide health care and collection agencies to collect a medical debt; providing requirements for engaging in extraordinary collection actions to collect a medical debt; and providing other matters properly relating thereto.

While some aspects of medical debt collection may merit thoughtful reform, AB 204 overreaches in its approach. At its core, the bill represents excessive government intrusion into private contracts between patients, providers, and debt collectors. In practice, this overreach would probably result in several unintended and harmful consequences.

First, the bill's 180-day waiting period, combined with complex notification and refund requirements, would likely impose significant administrative and compliance costs on health care providers. At a time when Nevada families are already struggling with rising health care costs, these burdens could drive prices even higher—without delivering any measurable improvement to patient care or outcomes. Second, the bill's broad restrictions on collection efforts may incentivize non-payment, creating a system that is unfair to patients who fulfill their financial obligations. This undermines accountability and

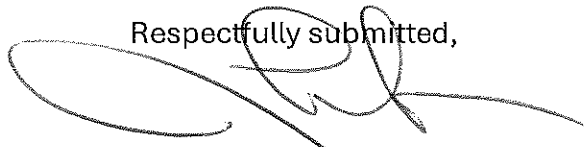
could strain the financial stability of providers, particularly small clinics and hospitals that serve vulnerable communities.

Finally, the bill's emergency-related delay provisions are deeply problematic. Emergency declarations may arise on a statewide or national basis, even when the actual impact is limited to a specific region. This is standard practice to mobilize resources efficiently—but under AB 204, it could unnecessarily halt debt collection across the entire state, even in areas unaffected by the crisis. This mismatch could allow debt delays for individuals who were not meaningfully impacted by the emergency, leading to unjustified disruptions in the system.

Because AB 204 would increase healthcare costs and undermine fairness by discouraging responsible payment, 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)