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FIRST JUDICIAL DISTRICT COURT OF NEVADA
IN AND FOR CARSON CITY

NATIONAL TAXPAYERS UNION, a non-profit organization, and ROBIN L. TITUS, MD,

Plaintiffs,

v.

THE STATE OF NEVADA, ex, rel., JOSEPH LOMBARDO, in his official capacity as Governor of the State of Nevada; ZACH CONINE, in his official capacity as Nevada State Treasurer; RICHARD WHITLEY, in his official capacity as Director of the Nevada Department of Health and Human Services; SCOTT J. KIPPER, in his official capacity as the Nevada Commissioner of Insurance; and RUSSELL COOK, in his official capacity as Executive Director of the Silver State Health Insurance Exchange,

Defendants.

Case No. 25OC00109 1B

Dept. No. I

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PLAINTIFFS' MOTION FOR PRELIMINARY INJUNCTION

Plaintiffs National Taxpayers Union ("NTU") and Robin L. Titus, MD (collectively "Plaintiffs"), by and through counsel, file this Motion for Preliminary Injunction. This Motion is made pursuant to NRS 33.010 and NRCP 65 and based on the following Memorandum of Points & Authorities, the attached exhibits, the papers and pleadings on file, and any additional information the Court chooses to consider.

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MEMORANDUM OF POINTS & AUTHORITIES

I. INTRODUCTION

Nevada Senate Bill 420 ("S.B. 420") (81st Leg., Nev. 2021) mandates the creation of a public health benefit plan in Nevada—the "Public Option." S.B. 420 is unconstitutional.

As detailed below, S.B. 420 violates Article IV, Section 18, Clause 2 of the Nevada Constitution because generates public revenue without obtaining two-thirds approval by the Nevada Assembly and Senate. Additionally, S.B. 420 appropriates public funds without providing the necessary, specific instructions required by Article IV, Section 19. And finally, S.B. 420 unconstitutionally permits the Executive Defendants to revise express provisions of legislation, in clear violation of the separation-of-powers clause in Article III, Section 1.

To ensure that neither Plaintiffs, Defendants, nor any third parties required to spend significant time and resources to comply with S.B. 420, Plaintiffs file this Motion for a Preliminary Injunction, seeking an order prohibiting Defendants from taking any further actions to implement or enforce S.B. 420 during the pendency of this lawsuit.

II. RELEVANT FACTUAL BACKGROUND

A. Nevada creates the Public Option via the passage of S.B. 420.

During the 81st Nevada Legislative session, the Legislature adopted, and the Governor signed, S.B. 420, which provides for the establishment of a public health benefit plan in Nevada—the "Public Option." Compl. ¶¶ 22–23; Exs. A–C. The bill, which requires the Defendants design, establish, and operate the Public Option, passed on party lines in both houses during the 81st legislative session (26–15 in the Assembly and 12–9 in the Senate) and was signed into law on June 9, 2021. Compl. ¶ 23; Ex. C.

S.B. 420 requires the Executive Defendants to establish the Public Option program—making Public Option "Qualified Health Plans" or "QHPs" that are available for purchase on the

State's health insurance exchange and in the individual health market. Compl. ¶ 24; NRS 695K.200(1)–(5). Public Option QHPs must provide certain minimum levels of coverage and, critically, they must be sold at a statutorily mandated discount, or what the bill calls a "premium reduction" that is consistent with certain "premium reduction targets." Compl. ¶ 25; NRS 695K.200(3)(a)–(b). The premium reduction targets must be "at least 5 percent lower than the reference premium for [each] zip code" and the cost can increase only a certain amount each year. Compl. ¶ 26; NRS 695K.200(4)(a)-(b). At the same time, S.B. 420 authorizes the Executive Defendants to "revise" those premium reduction targets to any amount they choose as long as the average is "at least 15 percent lower than the average reference premium in this State over the first 4 years." Compl. ¶ 27; NRS 695K.200(5). In addition, the bill mandates that all healthcare providers in Nevada who care for Medicaid patients and others, requiring them to enroll as participating providers and to accept new patients covered by a Public Option QHP. Compl. ¶ 39; NRS 695K.230(1)–(2).

S.B. 420 requires these QHPs to be offered for sale with an effective date of January 1, 2026, just a few months away. Compl. ¶ 31; NRS 695K.200(1)–(2). The Legislature did not implement any material changes to S.B. 420 in 2021, 2023, or 2025. Compl. ¶ 60; Ex. S at ¶ 7.

In January 2024, Defendants submitted the State's "Section 1332" waiver application to the federal government, another necessary step to implement the Public Option. Compl. ¶ 43; Ex. D. Defendants filed multiple addenda to its wavier application, and on January 10, 2025, the U.S. Department of Health and Human Services issued a letter approving the waiver application as amended ("Approval Letter"). Compl. ¶ 47; Exs. E–H. The Approval Letter goes on to confirm that under Nevada State law "and under the approved waiver," participating carriers "are required to reduce premiums by certain targets including by at least 3% in the first year of the

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waiver (2026) and 15% by the fourth year of the waiver (2029)." Compl. ¶ 49; Ex. H at 3. Under the Public Option, "net premiums will decrease in each year of the waiver." *Id.*

Furthermore, the Approval Letter confirms that to effectuate the Public Option, provider rates must be reduced. Compl. ¶ 50; Ex. H. The Approval Letter notes that in Nevada, "provider rates are well above 100% of Medicare rates," which is the statutory floor for provider reimbursement. Compl. ¶ 50; Ex. H at 4. It also states that "the provider reimbursement rate floor included in the BBSP statute and the State's analysis of current provider rates suggest that there is room for negotiation with providers." Compl. ¶ 50; Ex. H at 3. And more specifically, the Approval Letter states "that negotiating lower rates without violating this floor is feasible." Compl. ¶ 50; Ex. H at 4. As a result, provider reimbursement rates will in fact be reduced. Compl. ¶ 51. Defendants have accepted all of the Approval Letter's terms and conditions. Ex. I.

As noted above, the Public Option is required by state law to go live on January 1, 2026. But consistent with S.B. 420, Nevadans may begin looking for health benefit plans, including Public Option plans, on the Nevada Health Link for calendar year 2026 starting on October 1, 2025, and start enrolling in such plans in November 2025. *See* Compl. ¶ 59.

B. S.B. 420's three key features.

There are three features of S.B. 420 that are relevant to this motion. *First*, S.B. 420 creates, generates, or increases public revenue. For example, the statute establishes a new health insurance benefit product and requires that such product be offered to consumers for purchase as a QHP through the Silver State Health Insurance Exchange ("Exchange), and for individual purchase as a health insurance policy outside the Exchange. Compl. ¶¶ 66–81. Purchases on the Exchange are subject to carrier fees, which are the primary source of operating revenue for the Exchange. *Id.* ¶¶ 35, 67. Nevada also assess a tax of 3.5% on net premiums, which will apply to Public Option products. *Id.* ¶¶ 71–74. Further, the State has admitted that the Public Option will result in $401–760 *million* in new revenue just from of federal pass-through funding. *Id.* ¶¶ 75–

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79; Ex. E at 24. All money received from the Public Option program must be deposited into the State Public Option Trust Fund. *Id.* ¶¶ 40–41.

Second, S.B. 420 gives unbridled discretion to executive branch officials to use the money in the Public Option Trust Fund for the nebulous and vague purposes of "increasing the affordability of the Public Option." Compl. ¶¶ 82–89; S.B. 420, § 15(5).

Third and finally, S.B. 420 §10(5) allows Defendants Kipper and Cook, executive branch officers, to revise the statute by altering the premium reduction targets set the Legislature. Compl. ¶¶ 93–95. The executive branch Defendants have exercised their ability to revise S.B. 420 by issuing two "Guidance Letters" to revise S.B. 420's premium reduction targets. *Id.* ¶ 96; Exs. J, K. Furthermore, Defendants did not comply with the Nevada Administrative Procedure Act, NRS 233B.010–233B.120 in issuing these two Guidance Letters. *Id.* ¶¶ 97–98; Ex. K.

C. Plaintiffs filed this action to address a matter of public importance.

Whether S.B. 420 is unconstitutional is a matter of exceptional public importance. Nevada's Application states that federal pass-through funding *alone* will total $760 million through 2035. Ex. E at 24. The Application also notes that contracts with carriers are estimated to be worth $20–$25 billion over the next five-year period. Compl. ¶ 104; Ex. D.

Plaintiffs filed suit challenging S.B. 420 in early 2024 with this Court. This Court dismissed that suit without prejudice upon its determination that Plaintiffs lacked standing to challenge S.B. 420 and failed to meet the public importance exception, and that Plaintiffs' suit was not ripe as the § 1332 waiver had not been granted by the federal government. Ex. N.

Since dismissal, no other individual or organization has publicly or privately indicated any interest in filing a lawsuit to challenge the S.B. 420 and the Public Option. *Id.* ¶ 105; Ex. S ¶ 19. Plaintiffs remain in the best position to maintain this challenge to S.B. 420. Plaintiff Titus is a practicing Nevada physician. *Id.* ¶ 21. Further, Plaintiff NTU is a non-profit organization, with Nevada members, and was integral to the adoption of the Article IV, Section 6, Clause 2 of the Nevada Constitution at issue in this suit. *Id.* ¶¶ 18–20. Accordingly, Plaintiffs' suit is ripe for adjudication by this Court and Plaintiffs have standing to bring this suit.

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III. LEGAL STANDARD

"A preliminary injunction is available if an applicant can show a likelihood of success on the merits and a reasonable probability the non-moving party's conduct, if allowed to continue, will cause irreparable harm." *Clark Cnty. Sch. Dist. v. Buchanan*, 112 Nev. 1146, 1150, 924 P.2d 716, 719 (1996) (citing *Pickett v. Comanche Constr., Inc.*, 108 Nev. 422, 426, 836 P.2d 42, 44 (1992)); *see also* NRS 33.010(3). Additionally, Nevada courts may consider the balance of hardships between the parties and whether the public interest would be furthered by the injunction. *Clark Cnty.*, 112 Nev. at 1150, 924 P.2d at 719.

IV. ARGUMENTS

S.B. 420 violates a number of provisions of the Nevada Constitution. Accordingly, the Court should issue a preliminary injunction to prohibit Defendants from taking any further actions to implement the Public Option.

A. Plaintiffs are likely to succeed on the merits of their constitutional challenge.

S.B. 420 unequivocally violates several provisions of the Nevada Constitution. *First*, S.B. 420 violates Article IV, Section 18, Clause 2 of the Nevada Constitution (the "Supermajority Provision") because it creates, generates, and increases public revenue and was not passed by a two-thirds majority of the Nevada Assembly and Senate. The Supermajority Provision has "broad application" to bills that "result[ ] in the State receiving more public revenue than it would have realized without it. *Legislature of Nev. v. Settelmeyer*, 137 Nev. 231, 235, 486 P.3d 1276, 1281 (2021). Public revenue refers to "to the total income of a government, encompassing all public funds collected and received from various sources and in diverse ways." *Public Revenue*, Black's Law Dictionary. Those sources "include[ ] taxes, fees, and other revenue streams used for public goods and services." *Id.*

In *Settelmeyer*, the Nevada Supreme Court determined that two bills violated the supermajority provision. 137 Nev. at 232, 486 P.3d at 1278. One bill enacted an additional $1 "technology fee" to transactions that were already subject to a fee. *Id.* The other eliminated a prior payroll tax break. *Id.* at 233, 486 P.3d at 1279. The parties argued that the provisions were not subject to the Supermajority Provision because the Legislature only intended the provision to

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apply to new taxes or sources of revenue. App. Op. Br. 7-8 (Dkt. No. 81924). Looking at the plain language of the provision, the Nevada Supreme Court rejected those limitations and gave the language its full heft. *Settelmeyer*, 137 Nev. at 234, 486 P.3d at 1280. According to the Nevada Supreme Court, the Supermajority Provision applies to "all bills that create, generate, or increase public revenue *at any time*[,]" without limitation. *Id.* at 235, 486 P.3d at 1281.

It is undisputed both that S.B. 420 (1) creates, generates, or increases public revenue and (2) did not obtain a two-thirds majority in passing. S.B. 420 mandates the creation of a new health insurance benefit product to be offered to consumers for a fee, which is subject to the State's insurance premium tax of 3.5% on net premiums. *See* NRS 680B.027(1) (providing that "each insurer shall pay to the Department of Taxation a tax upon his or her net direct premiums and net direct considerations written at the rate of 3.5 percent"). Indeed, DHHS has touted the increase funding. Compl. ¶ 90. Further, S.B. 420 has permitted an assessment of Revenue/Carrier Premium Fees ("CPFs") at a rate of 3.05% of total premiums collected on the sale of health insurance plans sold through the Exchange. Ex. R. Finally, S.B. 420's Public Option and the approval of the § 1332 waiver will result in $279 to $310 million in federal pass-through revenue in the first five years and $760 to $844 million in federal pass-through revenue at the end of the first ten year of the Public Option's implementation. Ex. D.

These provisions clearly "create, generate, or increase public revenue." *Settelmeyer*, 137 Nev. at 235–36, 486 P.3d at 1280–81. The State will be collecting the aforementioned premiums, fees, and pass-through funds in a Public Option Trust Fund. Thus, the funds will increase the State's total income, "bring[ing] into existence" "progressively greater" public revenue. *Id.* at 235, 486 P.3d at 1281. However, S.B. 420 failed to garner the support of two-thirds of the Nevada legislature when it was adopted by a vote of 26–15 in the Assembly and 12–9 in the Senate. Ex. C. Thus, S.B. 420 violates the Supermajority Provision.

Second, S.B. 420 violates the Appropriations Clause, Article IV, Section 19, by requiring the creation of a Public Option Trust Fund made up of revenue generated by the Public Option. *Schwartz v. Lopez*, 132 Nev. 732, 753, 382 P.3d 886, 900 (2016) (explaining that an appropriation is "the setting aside from the public revenue of a certain sum of money for a

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specified object, in such manner that the executive officers of the government are authorized to use that money, and no more, for that object, and no other.") citations omitted). *Two Minor Children*, 95 Nev. 225, 232, 592 P.2d 166, 171 (1979).

S.B. 420 enacts an appropriation. It provides that "the [DHHS] Director may use a portion determined by the State Treasurer of any additional money in the Trust Fund to increase the affordability of the Public Option." But that appropriation was not enacted by separate bill. Nor does S.B. 420 offer any "specif[icity]" as to its purpose identify a single purpose for its appropriation, *Schwartz*, 132 Nev. at 753, 382 P.3d at 900, instructing that funds should go to "increase the affordability of the Public Option," without providing any limitation on how that affordability might be ensured. Compl. ¶ 87. S.B. 420 provides unbridled discretion to executive branch officials to use unspecified amounts of funds for the nebulous and vague purposes of "increasing the affordability of the Public Option." And because it was not passed consistent with Nevada's requirements for enacting an appropriation, it is void

Third and finally, S.B. 420 violates the Constitution's separation-of-powers provision, Article III, Section 1, Clause 1, by providing the Executive Defendants with the authority to revise legislation. The separation-of powers-provision provides that "no persons charged with the exercise of powers properly belonging to one of these Departments shall exercise any functions, appertaining to either of the others, except in the cases expressly directed or permitted in this constitution." NEV. CONST., Art. III, § 1, cl. 1. Thus, while the Legislature can delegate a portion of its "authority or discretion" to executive branch officials, it must provide "suitable standards" to govern that discretion. *Floyd v. State Dep't of Corr.*, 536 P.3d 445, 446 (Nev. 2023). The measure, according to the Nevada Supreme Court, is whether those standards "make the application or operation of a statute complete within itself dependent upon the existence of certain facts or conditions[.]" *Sheriff v. Luqman*, 101 Nev. 149, 154, 697 P.2d 107, 110 (1985).

In *Luqman*, the Nevada Supreme Court analyzed the constitutionality of a delegation by the legislature that allowed the "state pharmacy board to classify drugs into various schedules according to the drug's propensity for harm and abuse." 101 Nev. 149, 154, 697 P.2d 107, 110 (1985). The act at issue had retained "general and specific guidelines" for those classifications,

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which the Nevada Supreme Court found were "sufficient to provide guidance to the board and prevent arbitrary listings[.]" *Id.* Thus, the court held the pharmacy board was only "placed into the role of a fact finder[,]" tasked with making fact findings that the board "interpreted on the basis of the particular guidelines set forth . . . by the legislature." *Id.*

Here, S.B. 420 established certain premium level reduction targets for Public Option Health Benefit insurance products. Yet S.B. 420 § 10(5) gives Defendants Whitley, Kipper, and Cook the ability to unilaterally revise those premium level reduction targets set by the Legislature. Furthermore, Defendants have in fact revised S.B. 420's premium reduction targets by issuing two Guidance Letters in October 2022 and November 2023. Exs. J, K.

Subsection 10(5) sets a single limitation on DHHS's revision power, that premiums stay below a certain threshold rate. But other than this, it does not give general or specific guidelines as to what conditions might warrant such a revision. It is therefore unlike the delegating statute upheld in *Luqman*. DHHS is not in the role of a fact finder, merely assessing that premiums warrant a change based on criteria the legislature provided. DHHS may, entirely on its own accord and without any limitation by the legislature, decide to change premium rates for any reason, even if arbitrary or capricious. *Cf. Luqman*, 101 Nev. at 154, 697 P.2d at 110.

The ability to revise statutes is an authority that belongs exclusively to the legislative branch. *See Nev. Pol'y Rsch. Inst. v. Miller*, 140 Nev. Adv. Rep. 69, 558 P.3d 319, 326 (2024) ("Generally, the legislative power vested in the Legislature is the authority to enact, amend, and repeal laws…." (quotation marks and citation omitted)). Without further guidelines directing DHHS's discretion in "revis[ing]" premium rates, S.B. 420 violates separation of powers.

B. Plaintiffs will suffer irreparable harm in the absence of an injunction.

The Nevada Supreme Court has explained that constitutional violations are "difficult or impossible to remedy through money damages [and] such a violation may, by itself, be sufficient to constitute irreparable harm." *City of Sparks v. Sparks Mun. Court*, 129 Nev. 348, 357, 302 P.3d 1118, 1124 (2013) (citing *Monterey Mech. Co. v. Wilson*, 125 F.3d 702, 715 (9th Cir. 1997)). The U.S. Supreme Court has instructed that the loss of a constitutional right, "for even minimal periods of time, unquestionably constitutes irreparable injury." *Elrod v. Burns*, 427 U.S.

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347, 373-74 (1976) (citation omitted). And the Ninth Circuit Court of Appeals has held that a violation of the constitution "unquestionably constitutes irreparable injury." *Melendres v. Arpaio*, 695 F.3d 990, 1002 (9th Cir. 2012) (quotation marks and citation omitted); *see also Baird v. Bonta*, 81 F.4th 1036, 1042 (9th Cir. 2023) ("If a plaintiff bringing [a claim alleging a constitutional violation] shows he is likely to prevail on the merits, that showing will almost always demonstrate he is suffering irreparable harm as well.").

As detailed above, Plaintiffs are likely to succeed on the merits of their claims alleging that S.B. 420 violates numerous provisions of the Nevada Constitution. Permitting Defendants to continue to comply with and force compliance with an unconstitutional law will result in Plaintiffs and the public suffering irreparable harm. Accordingly, by demonstrating that Plaintiffs are likely to prevail on the merits of their constitutional challenge, they have satisfied the second prong for a preliminary injunction.

The public-importance exception to ordinary standing requirements, articulated by the Nevada Supreme Court in *Schwartz*, supports that this factor would be satisfied even if plaintiffs were not themselves injured by the unconstitutional act. 132 Nev. at 743, 382 P.3d at 894. Under that exception, a citizen may pursue judicial relief if it challenges the constitutionality of a statute, the case involves "an issue of significant public importance," and the citizen is qualified to advocate for their position. *Id.* This exception implicitly recognizes the collective injury that occurs when state actors act unconstitutionally. Where, as here, the public-importance exception is implicated, this Court should further consider the irreparable harm to all Nevada citizens that would result from the implementation of S.B. 420's unconstitutional requirements.

C. The public interest and balance of equities favor a preliminary injunction.

When a plaintiff asserts that government policy violates the constitution, the public interest and balance of equities factors merge. *Baird*, 81 F.4th at 1044. Accordingly, a plaintiff who is "able to establish a likelihood that a policy violates the U.S. Constitution ha[s] also established that both the public interest and the balance of the equities favor a preliminary injunction." *Id.* at 1042 (quotation marks and citation omitted; cleaned up); *see also Ariz. Dream Act Coal. v. Brewer*, 757 F.3d 1053, 1069 (9th Cir. 2014) ("[T]he public interest and the balance

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of the equities favor preventing the violation of a party's constitutional rights." (quotation marks and citation omitted)). "Indeed, it is always in the public interest to prevent the violation of a party's constitutional rights." *Am. Bev. Ass'n v. City & Cty. of S.F.*, 916 F.3d 749, 758 (9th Cir. 2019) (quotation marks and citation omitted).

Here, Plaintiffs' demonstration that S.B. 420 violates numerous provisions of the Nevada Constitution also establishes that the public interest and the balance of the equities support an injunction. The public interest favors compliance with the Nevada Constitution and fundamental principles require that the State and its actors comply with the Nevada Constitution.

The public interest further favors an injunction given Plaintiffs' showing that they have standing pursuant to the public-importance exception. *See Schwartz*, 132 Nev. at 743, 382 P.3d at 894 (2016). As discussed above, whether S.B. 420 complies with the Nevada Constitution is a matter of great public concern and no one is better suited to bring this suit. In fact, since the dismissal of Plaintiffs' first suit, no other parties have filed suit challenging S.B. 420, nor has anyone expressed an interest in public or private in filing such a lawsuit. On the other hand, Plaintiff Titus is a member of the Nevada Legislature and a Nevada physician. Furthermore, Plaintiff NTU, on behalf of its members and itself, has a substantial interest in ensuring that the two-thirds majority requirement it help pass is complied with.

Moreover, time is of the essence. As noted above, Nevadans will be able to look for health benefit plans, including Public Option plans, on the Nevada Health Link for calendar year 2026 starting on October 1, 2025, and to start enrolling in such plans in November 2025—just a few months away. To avoid the inevitable uncertainty that would arise with operating a new public option program while a legal challenge is pending, the Court should grant the Motion.

V. CONCLUSION

Plaintiffs request injunctive relief to prohibit Defendants from taking any further actions to implement or enforce S.B. 420 during the pendency of this lawsuit.

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DATE: July 7, 2025

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INDEX OF EXHIBITS

EXHIBIT #	DESCRIPTION
A	S.B. 420 (81st Leg., Nev. 2021)
B	S.B. 420 (81st Leg. Nev. 2021) (Enacted)
C	Votes on S.B. 420
D	December 7, 2022, Section 1332 Waiver Application
E	January 1, 2024, letter from the Director of the Nevada Department of Health & Human Services
F	August 23, 2024 letter from the Director of the Nevada Department of Health & Human Services
G	January 10, 2025, letter from Ellen Montz, U.S. Department of Health and Human Services
H	January 10, 2025, letter from Chiquita Brooks-LaSure, U.S. Department of Health and Human Services
I	January 10, 2025, letter from Chiquita Brooks-LaSure, U.S. Department of Health and Human Services
J	October 4, 2022, "Guidance Letter"
K	November 20, 2023, "Guidance Letter"
L	January 2, 2024, Letter from Holland & Hart LLP
M1	*Health Workforce Nevada: A Chartbook - 2023 Edition*
M2	*Gross Domestic Product: Health Care and Social Assistance (62) In Nevada*
N	Order Granting Motions to Dismiss First Amendment Complaint in *National Taxpayers Union v. Lombardo*, No. 24 OC 00001 1B
O	January 19, 2022, Questions & Answers
P	October 2022 FACT SHEET – Nevada Public Option

Q	Request for Information for the Nevada Battle Born State Plans and Market Stabilization Program
R	Silver State Health Insurance February 16, 2023, Agent Item
S	Declaration of Joshua M. Halen

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