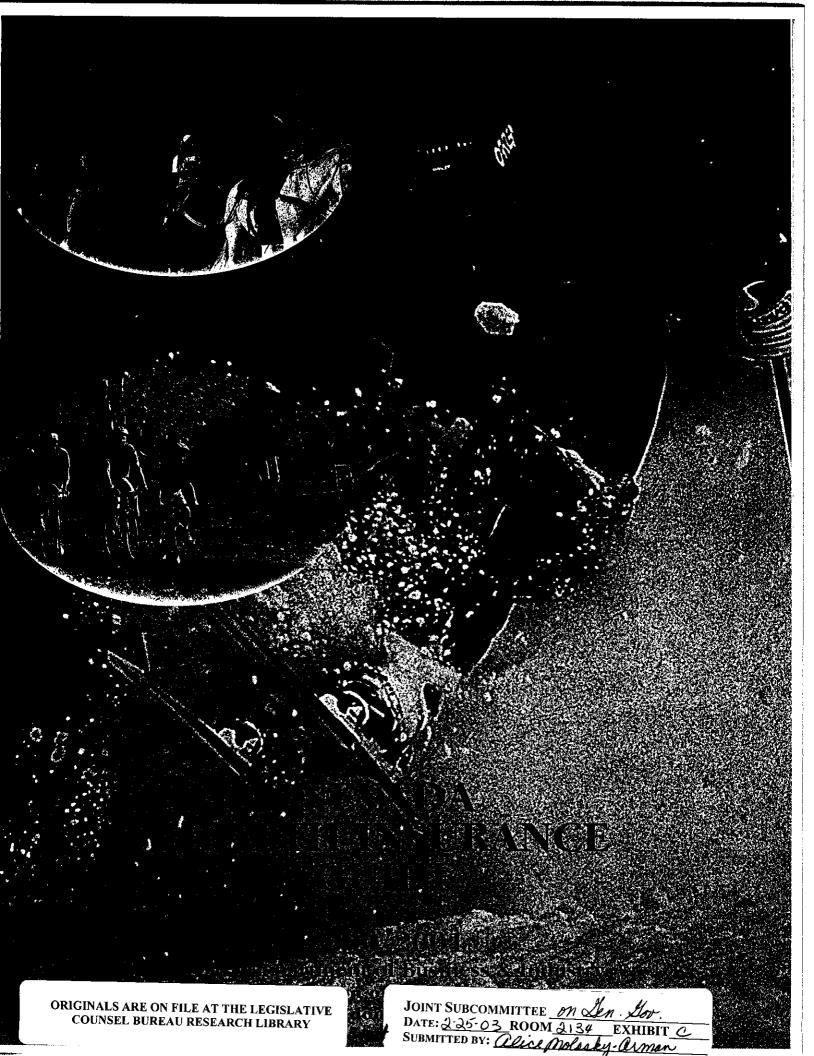
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SYDNEY H. WICKLIFFE, C.P.A. Director



## DEPARTMENT OF BUSINESS AND INDUSTRY DIVISION OF INSURANCE

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E-mail: insinfo@doi.state.nv.us

#### Welcome,

I am pleased to introduce Nevada's latest comprehensive consumer *Guide* to health insurance. The *Guide* covers every part of this complicated subject in easy-to-understand language.



ALICE A. MOLASKY-ARMAN Commissioner of Insurance

With it, we hope to unravel some of the mysteries of health insurance and answer your questions, regardless of your coverage.

Of course, no reference material can answer all questions, and laws change. When you have a question or health insurance problem, it's always a good idea to call your agent, insurer, or plan administrator first.

The Division of Insurance (Division) has a **toll free number for health insurance matters - (888) 872-3234.** Call this number if you don't have local access to the Division in Carson City at (775) 687-4270 or in Las Vegas at (702) 486-4009. Please contact us on matters the following pages do not completely answer, as well as with problems you may have.

Additionally, the Governor's Office of Consumer Health Assistance assists consumers with health insurance and workers' compensation insurance problems. You may contact this office toll free at 888-333-1597 or at 775-687-3370 with your health care concerns.

Once again, I hope you find the Guide informative. It was designed with you in mind.

Sincerely,

ALICE A. MOLASKY-ÄRMAN

Commissioner of Insurance

C-2014

## **HOW TO USE THIS GUIDE**

The Division of Insurance, in cooperation with consumers, insurance companies and *Health Maintenance Organizations* (HMOs)<sup>1</sup> doing business in the State of Nevada, has put this *Guide* together for you. We designed it so you can find *answers* to your questions.

If you do not find an answer here or you want more information, please call the Division at the numbers listed in this *Guide* and ask for one of the friendly consumer officers. The folks you will talk with are there to help.

You will notice we put answers together under broad subjects. For example, information about What I have to know and do to get Coverage starts on page 13.

Take a moment to read the table of contents below to find what to look for and where to go. Don't forget the **Health Insurance Words**<sup>2</sup> in the back.

When you have finished, take time to apply what you have learned to the My Coverage page. You will see your coverage at a glance!

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<sup>&#</sup>x27;We use the word "INSURER" when talking about both insurance companies and HMOs.

<sup>&</sup>lt;sup>2</sup>When a word or phrase appears in *Italics*, that word or phrase is defined in the **HEALTH INSUR-ANCE WORDS** located at the end of the Guide.

# Health Insurance Guide

## WHERE TO FIND OUT HOW...

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