

DISCLAIMER

Electronic versions of the exhibits in these minutes may not be complete.

This information is supplied as an informational service only and should not be relied upon as an official record.

Original exhibits are on file at the Legislative Counsel Bureau Research Library in Carson City.

Contact the Library at (775) 684-6827 or library@lcb.state.nv.us.



ORIGINALS ARE ON FILE AT THE LEGISLATIVE
COUNSEL BUREAU RESEARCH LIBRARY

JOINT SUBCOMMITTEE *on Sen. Gov.*
DATE: *2-25-03* ROOM *2134* EXHIBIT *C*
SUBMITTED BY: *Alice Molaskey-Arman*

KENNY C. GUINN
Governor

STATE OF NEVADA

ALICE A. MOLASKY-ARMAN
Commissioner of Insurance

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



DEPARTMENT OF BUSINESS AND INDUSTRY
DIVISION OF INSURANCE

788 Fairview Drive, Suite 300
Carson City, Nevada 89701-5453
(775) 687-4270 • Fax (775) 687-3937
Internet Address: doi.state.nv.us
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,

A handwritten signature of Alice A. Molasky-Arman in cursive script.

ALICE A. MOLASKY-ARMAN
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)*¹ 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**² 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!

WHERE TO LOOK . . .

WHERE TO FIND OUT HOW . . .	1	Group enrollment	14
WHAT KINDS OF COVERAGE?	2	Exclusions and Limitations	14
Group and Individual Insurance	2	Medical necessity	16
Traditional Insurance	4	Pre-certification	17
Managed Care	6	Coordination of benefits	17
HMOs	6	Getting claims paid	18
PPOs	7	LAST, BUT NOT LEAST	19
"Standard" and "Basic" Plans	9	When a claim is denied	19
Self-insured coverage	9	Appealing a decision	20
WHAT IS COVERED?	10	MEDICARE	21
Nevada mandated benefits	10	RATE REGULATION	22
Family coverage	12	COMPLAINT COMPARISONS	24
Renewal and cancellation	12	TOP 10 QUESTIONS	26
HOW DO I BECOME COVERED?	13	MY COVERAGE	29
Am I insurable	13	"HEALTH INSURANCE WORDS"	30

¹We use the word "INSURER" when talking about both insurance companies and HMOs.

²When a word or phrase appears in *Italics*, that word or phrase is defined in the **HEALTH INSURANCE WORDS** located at the end of the Guide.

H Health Insurance Guide

WHERE TO FIND OUT HOW...

Managed care works	(Page 6, 21)
My family and I become covered.	(Page 12, 14)
Dollar limits on benefits work (benefit maximums)	(Page 15)
Deductibles, coinsurance and copayments work	(Page 5, 7, 15)
Out-of-pocket expenses works	(Page 16)
To file a claim; Who files them	(Page 18, 19)
To appeal a claim	(Page 19, 20, 21)
To complain about my insurance plan.	(Page 19, 20, 21)
Insurance plans coordinate with other plans	(Page 17, 18)
Pre-existing conditions are covered	(Page 4, 9, 14, 15)
Insurance plans exclude coverage	(Page 14, 15)
To determine if I have to go to particular doctors and hospitals	(Page 6, 7)
Benefits are affected if I don't go to plan doctors and hospitals	(Page 6, 7)
To determine what I must do to see a specialist	(Page 6, 7)
To determine when to get prior approval for benefits (Pre-certification)	(Page 17)
Group and individual coverage works.	(Pages 2 - 9)
To determine if my employer is self-insured	(Page 9, 10)
To learn more about Medicare	(Page 5, 21)
The Health Insurance Portability and Accountability Act (HIPAA) affects health insurance	(Page 8)
COBRA works	(Page 3, 8)
Health insurance premium rates are charged	(Page 2, 12, 22, 23)