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MEDICARE SUPPLEMENT INSURANCE PREMIUM COMPARISON GUIDE



State of Nevada
Department of Business & Industry
Division of Insurance

2002/2003

Kenny C. Guinn, *Governor*
Sydney H. Wickliffe, *C.P.A., Director*
Alice A. Molasky-Arman, *Commissioner*



Nevada Department of
Business & Industry
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JOINT SUBCOMMITTEE *on Gen. Gov.*
DATE: *2-25-03* ROOM *2134* EXHIBIT *D*
SUBMITTED BY: *Alice Molasky-Arman*

D-1063

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**

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Dear Fellow Nevadan:

We are pleased to provide you with a copy of Nevada's Medicare Supplement Insurance and Premium Comparison Guide. This Guide provides valuable information that will assist you in comparing many of the Medicare Supplement policies and Medicare + Choice Health Maintenance Organization (HMO) plans currently being offered in Nevada.

You may wish to seek the advice of a licensed agent, broker or consultant to assist you in your selection process.

Additionally, the Department of Human Resources, Division for Aging Services, administers the Nevada Medicare State Health Insurance Advisory Program (SHIP). The program director and volunteer counselors are also available to provide you with individual counseling concerning your questions on Medicare or Medicare Supplements.

Your insurance concerns are very important to us at the Division of Insurance. We are here to assist you with any insurance questions or problems that you may have.

Our offices in northern Nevada are located in Carson City. For information please call our consumer services section at (775) 687-4270. In southern Nevada, our offices are located in Las Vegas, and you may reach a consumer services officer at (702) 486-4009. The toll free number for use in Nevada is 1-888-872-3234. The Nevada SHIP advisors may be reached at (702) 486-3478 in Las Vegas or toll free in Nevada at 1-800-307-4444.

Sincerely,

A handwritten signature in cursive script, reading "Alice A. Molasky-Arman".

ALICE A. MOLASKY-ARMAN
Commissioner of Insurance

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To be used with the **Guide to Health Insurance for People with Medicare** as developed by the National Association of Insurance Commissioners (NAIC) and the Centers for Medicare & Medicaid Services of the U.S. Department of Health and Human Services (CMS).