



Department of Business and Industry

Nevada Division of Insurance

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Scott Kipper, Commissioner

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Health Care Reform Scam Alert **Commissioner Urges Consumers to Beware**

CARSON CITY, Nev. – Scam artists are beginning to use the recently passed federal health care reform legislation as an opportunity to defraud consumers, and Nevada Insurance Commissioner Scott Kipper is urging Nevadans to beware.

The Division of Insurance recently received reports of unscrupulous individuals in other states going door-to-door attempting to sell phony “federal policies.” These types of scams are completely unacceptable, and Nevadans should be on the lookout for similar forms of fraud and abuse.

“The Division has taken a number of steps over the past several years to educate the public regarding insurance scams, and I’m proud of our efforts,” Commissioner Kipper said. “But we want Nevadans to know that with this recently passed health reform legislation, it is more important than ever -- before signing anything -- to question the company and their plan.”

Consumers should especially be on the lookout for:

- Policies that are time limited
- Policies that offer limited benefits
- Products advertised as being necessitated by health insurance reform
- Anything that looks “too good to be true”

As the agency tasked with protecting the rights of Nevada insurance consumers, the Division has resources available to verify whether a company, agent, broker or plan is legitimate. Consumers can use the “License Look-Up Tool” on the Division’s Web site, <http://doi.nv.gov>, or contact our Consumer Services section in Carson City at (775) 687-4270 or in Las Vegas at (702) 486-4009 for help.

Also, through a partnership with the Nevada Independent Insurance Agents and the Nevada Surplus Lines Association, the Division provides NV Insurance Alert, a Web site (www.nvinsurancealert.com) and hotline (1-888-467-4195) designed to protect consumers from insurance scams. The NV Insurance Alert public education campaign, “Question the Company and Their Plan,” also launched this week to further this very important anti-fraud message.