



**Contact:** Kay Lockhart  
775-882-1366  
[kay@niiia.org](mailto:kay@niiia.org)

**June 9, 2008**

**For Immediate Release**

## **The Nevada Division of Insurance Launches 2008 “Health Sham” Insurance Campaign**

Campaign educates consumers to “check before writing a check”

(Carson City, Nev. -) The Nevada Division of Insurance is addressing the health care insurance “scam wave” that has been ever-increasing, by promoting their consumer education awareness through a comprehensive advertising campaign launched statewide today, which includes television spots and website banners.

Between 2001 and 2003 the United States and Nevada experienced a health insurance “scam wave.” Consumer education was increased and the number of reported health insurance fraud cases declined. Campaigns in 2004 and 2005 addressed this issue; however, these types of cases are on the rise, once again.

Due to the ever-increasing health care costs, it has become more evident that a new wave of health-care and health insurance scams are occurring, specifically targeting individual consumers and small business owners throughout Nevada and nationwide. The new advertising campaign launched today is titled, **“Phone,”** and simulates serious conversations between everyday people/consumers speaking to their family members on the other end of the line, expressing great concern over the news of discovering their loved-one’s health care insurance did NOT cover expenses or medical procedures that were previously guaranteed by their “agent”. The second half of these :30 spots represents a call from the health care “agent” expressing no remorse over the fact they mislead their customers, putting them at risk for incurring serious medical bills, and in one spot, the fraudulent health care representative is seen driving off into the sunset and “skipping town.”

Some health care marketing tactics can be very deceptive and misleading to those consumers who are unaware of the potential dangers of “health fraud” caused by dealing with unauthorized agents and companies selling faulty plans, while others are completely legitimate, reminding consumers once again to “Check before writing a check.”

**(More)**

The ultimate objective of the 2008 campaign is to educate Nevada consumers and small businesses of the existence of “sham” health insurance policies and products that include but are not limited to:

- Dreaded Disease Policies
- Discount Cards and Programs
- Hospital Indemnity Programs
- Stacked Policies
- Association / Faith-Based Health Sharing

Therefore, the effort continues to drive consumers and small businesses to the website [www.nvinsurancealert.com](http://www.nvinsurancealert.com), as well as, calling **#1-888-467-4195** to verify whether their health care provider is an authorized and legitimate supplier of these products, while providing them with the appropriate benefits and tools needed in order to thwart possible health care insurance shams.

Three, thirty-second television commercials are airing and visible throughout Las Vegas and Reno/Sparks, NV, along with an intensified web-banner ad campaign, saturating both the Reno Gazette Journal and Las Vegas Review Journal’s individual websites. This creative campaign demonstrates the serious potential for consumers to be coerced into deceptive health care policies and just how easy it is to be misled. The creative was crafted to provide visual, real-life simulations that serve as “warning signs” to all health care insurance consumers of both small businesses, as well as, individuals.

The Nevada Division of Insurance’s objective is to create awareness of these “sham” programs. They are communicating the problem and providing a resource for accurate information on the website and through their call center, in order to ensure that Nevada consumers (and beyond) do not fall victim to such policies and/or products.

To learn more about this growing problem and how to avoid being taunted by “sham” health care insurance policies and products, please visit:

[www.nvinsurancealert.com](http://www.nvinsurancealert.com) or call **#1-888-467-4195**. This website has recently been upgraded to include the latest news and information, and provide additional tools and tactics to assist consumers in making informed and smart choices when it comes to health care and annuity plans.

If you have questions or would like additional information, please contact Kay Lockhart, at (775)-882-1366, Fax (775)-883-0524. Information about additional Health Sham Awareness Programs can be obtained by contacting Peggy Dehl, Public Information Officer for the Division of Insurance at (775)-687-4270. The Nevada Division of Insurance is located at 788 Fairview Drive, Suite 300, Carson City, Nevada 89701-5491.