

AGENT STATEMENT

Every insurer marketing Medicare supplement insurance must (1) ensure that any comparison of policies by its agents or other producers will be fair and accurate; (2) ensure that excessive insurance is not sold or issued; and (3) inquire and otherwise make every reasonable effort to identify whether an applicant or enrollee for Medicare supplement insurance already has accident and sickness insurance and the types and amounts of any such insurance. Also, of course, tactics such as twisting, high pressure sales, and cold lead advertising are not allowed with respect to Medicare supplement insurance. Finally, no agent or insurer may knowingly prevent or dissuade or attempt to prevent or dissuade, any person from filing a complaint with the Office of the Commissioner of Insurance; cooperating in any investigation by that Office; or attending or giving testimony at any proceeding authorized by law.

To assist MercyCare HMO, Inc. ("MercyCare") in meeting its obligations in this regard, please read this Agent Statement carefully and sign below.

Statement

I have read this Agent Statement and certify that I have not engaged in any practices that would violate the restrictions stated above.

This statement accompanies the application of _____
for MercyCare Medicare Select coverage. I have not sold any other health insurance policies to this applicant, including policies that are no longer in force, except as follows (check "None" or list insurer and policy number of applicable policies):

_____ None.

_____ The following policy or policies still in force:

_____ The following policy or policies no longer in force (may be limited to policies sold in the past 5 years):

Agent: _____
Please Signature

Name: _____
Please Print

Date: _____