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Insure.com Examines Major Medical Mistakes Called "Never Events"

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DARIEN, Illinois (November 19, 2008) -- Medical doctors take the oath of "Primum non nocere" in medical school, a Latin phrase that means "First, do no harm."

While no doctor intends to harm a patient, even the most skilled and well-intentioned medical professionals can make mistakes — mistakes that should never happen. Yet there are medical mistakes so serious, so outrageous, that they are called "Never Events." Insure.com examines these in a new report.

What could possibly go wrong when you go the hospital?

- Doctors have operated on the wrong body parts, amputated the wrong limbs and left surgical devices and sponges inside patients.
- Some patients receive transfusions of the wrong blood type or are given an incorrect dose of medications.
- Women have been artificially inseminated with the wrong donor sperm.

That's only for starters.

Health insurers and Medicare have been footing the bill for these mistakes for years. In August 2008, 23 states decided that hospitals can no longer bill patients and insurers for medical mistakes beginning in 2009. There are

currently 12 states that already operate this way. Under the old system, patients and their insurers experienced the added insult of receiving a bill for corrective surgery resulting from medical mistakes.

In October 2008, the Centers for Medicare and Medicaid Services stopped reimbursing hospitals for the costs of fixing certain medical mistakes.

Now major insurers are announcing that they will tear up bills for Never Events. Exactly when and how you could be billed for a Never Event is difficult to pin down.

For example, if your doctor leaves a surgical instrument inside your body, you would be billed for the initial surgery but not for the re-operation to remove the instrument. You shouldn't be billed for whatever surgery or treatment is required to correct the Never Event.

If you've had the wrong limb amputated, or some other irreversible mistake, your recourse is a medical malpractice lawsuit.

About Insure.com

Originally founded in 1984 as Quotesmith Corporation, Insure.com owns and operates a comprehensive consumer information service and companion insurance brokerage service that caters to the needs of self-directed insurance shoppers. Visitors to the Company's flagship Web site, www.insure.com, are able to obtain free, instant car insurance quotes, instant life insurance quotes, home, business and health insurance quotes from leading insurers and have the freedom to buy online or by phone from any company shown. Insure.com also plays home to over 2,000 originally authored articles on various insurance topics and also provides free insurance decision-making tools that are not available from any other single source. Insure.com generates revenues from receipt of industry-standard commissions, including back-end bonus commissions and volume-based contingent bonus commissions that are paid by participating insurance companies. We also generate advertising revenues from the sale of Web site traffic to various third parties. Shares of the Company's common stock trade on the Nasdaq Capital Market under the symbol NSUR.

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