May 10, 2000

Mr. Mike McNeece 352 Cook Circle Potts Camp, MS 38659

Dear Mr. McNeece:

After reviewing your letter regarding our state insurance coverage. I asked my staff to speak with the Insurance Department. The department explained to me how doctors were selected for the program. If a qualified doctor is within a 60-mile radius of your home, then he qualifies for the state insurance program. Doctors outside the 60-mile radius would have to apply for an out-of-network review. Even if they apply, if a qualified doctor is within your area; then that doctor will not be able to qualify.

If I can be of further help, please let me know.

Very truly yours,

RONNIE MUSGROVE

RM/bwl