

INSURANCE MATTERS

A Newsletter for Delawareans

May 2023



Pictured right to left: Carla Grygiel, Commissioner Trinidad Navarro, Patt Fogg, Mae Gaskins, Jane Donovan

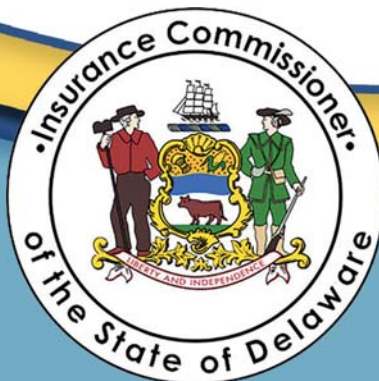
25 Years of Safety and counting!

On February 22nd, The Newark Senior Center celebrated 25 years of participation in the Delaware Insurance Department's Workplace Safety Program. The Newark Senior Center is a gem in the Newark community that proudly serves over 3500 members of the over 50 population with educational activities, a state of the art fitness center, enrichment and nutrition programs and services and so much more.

They are the only senior center in Delaware nationally accredited by the National Institute of Senior Centers. Delaware Insurance Commissioner, Trinidad Navarro, was on hand to personally congratulate Newark Senior Center director, Carla Grygiel and her dedicated staff for their steadfast commitment to safety in the workplace and their many contributions to the Newark community. Please see their website to find out more, join, volunteer, or contribute: www.newarkseniorcenter.com.

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DOI Makes a Move!

I wanted to address our Wilmington office move. At the end of June, we'll be moving from the 10th floor of the Nemours Building at 10th and N. Orange Street to the Rockwood Office Park on Carr Rd., about a mile north of Wilmington. The office park is a professional office complex that's home to accounting firms, insurance companies, and other professional offices. There are 3 buildings. We'll be in Building 503 on the 3rd floor. Our neighbors on the 3rd floor will be AIG insurance. Some of the DOI staff had previously worked at this office for AIG. The new landlord has completely gutted our office space and a complete renovation is now well under way.

Last report from the project team is that they are slightly ahead of schedule. The new office is across the street from Bellevue State Park. There are very nice amenities in our building, including a workout room, a large break room with several vending machines, and a conference room. The amenities are available free of charge to all tenants. Our current office is about 9,900 square feet, and the new office is about 8,900 square feet.

The layout is more efficient than the current office, so the working space, conference rooms, break rooms will be similar in size. We will be saving the State about 20% on the rent with the new lease, and will not have some of the unbudgeted surcharges we experienced in the current office. The new office has free on-site parking, and is easily accessible just a few hundred yards off of the Marsh Road exit of I-95. I'm excited for the move as this should allow better public access to our office, so we can better serve our constituents. Our Chief of Staff Stuart Snyder is our representative on the project, and he is being assisted by Tim Li, and Vince Fiscella. If you have any questions, feel free to email or call Stuart.



Saving with Medicare



Did you know you could save \$100 a month with the Medicare Savings Program.

Most seniors and individuals with disabilities on Medicare pay \$164.90 each month directly out of their Social Security check for their Part B premium.

All individuals enrolled in a Medicare Savings Program receives help to pay for their Part B premium. Individuals on QMB also save money on Medicare premiums, deductibles and coinsurance.

You may save an average of \$441 per month on prescription drug cost with the Low Income Subsidy "LIS" program.

The average monthly premium for a Medicare Part D prescription drug plan is \$31.50. Individuals enrolled in LIS receives help to pay for their Medicare Part D premium, lower their co-payment amounts and avoid the donut hole. People on LIS also pay no Medicare Part D late enrollment penalty.

Two Steps to Start Saving

1. Take a look at the chart on the right and see which programs best describes you.
2. Then call 302-674-7364 or 800-336-9500 (toll-free in Delaware)

What you need to know

Qualified Medicare Beneficiary – (QMB)

- **Monthly Income**

The monthly income limit for the QMB program is \$1,215 for an individual and \$1,643 for a couple.

- **What it saves you**

Pays your Medicare Part A and B premiums, deductibles, and coinsurance expenses. If you qualify for QMB, you automatically are enrolled in (LIS). See below

- **Eligibility**

Resident of Delaware.

Specified Low-income Medicare Beneficiary (SLMB) & Qualified Individuals (QI – 1)

- **Monthly Income**

The monthly income limit for the SLMB program is \$1,458 for an individual and \$1,972 for a couple.

The monthly income limit for the QI-1 program is \$1,640 for an individual and \$2,219 for a couple.

- **What it saves you**

Pays your monthly Medicare Part B premium. If you qualify for SLMB or QI-1, you automatically are enrolled in (LIS). See below.

- **Eligibility**

Resident of Delaware.

Low Income Subsidy (LIS)

- **Monthly Income**

The monthly income limit for LIS is \$1,822 for an individual and \$2,465 for a couple.

- **Asset Eligibility**

The resource limits for an individual is \$16,660 and \$33,240 for a couple.

- **What it saves you**

Pays some or most of your Medicare Part D premiums and prescription drug cost.

Delaware Prescription Assistance Program (DPAP)

- **Monthly Income**

The monthly income limit for DPAP is \$2,226 for an individual.

- **What it saves you**

DPAP provides a \$3,000 prescription benefit per year for low-income seniors or low-income disabled persons.

- **Eligibility**

Resident of Delaware. Eligible seniors 65 and older; or eligible disabled persons 19 to 64 entitled to Title II Social Security benefits.

What's Happening at DOI

Meet the new members of the DOI family

We would like to welcome the newest members of our DOI family. Tiffany Kent would like you to meet Beckham Kent (Top), Beckham is 11 months old and will be turning 1 on the 11th of May.

Next Christina Haas would like you to meet Joseph Haas (middle), who is currently 5 months old his birthday is on December 8th 2022.

Last Stuart Snyder would like you to meet Shawn and Arlo Snyder (Bottom). They were born to my son Ryan and his wife Jamie on September 7th. They arrived about 6 weeks early, and little Shawn had some medical issues requiring 3 brain surgeries within a few weeks after birth at Nemours Hospital. They were in the NICU for several weeks. The good news is that Shawn and his brother Arlo are doing fine now. Shawn is named after my late wife, Shawn, and Arlo is named after his mother's grandfather.



Fight like Remy: blood drive

Remy is the young son of Jen & Les Welch. Jen has been a part of the DOI family for over a decade. Remy has amused and entertained us many times over the past 8 years. Now Remy needs our help. Remy was diagnosed with ALK+ Anaplastic Large Cell Lymphoma on 11/25/2022. What better way to help then to give the gift of life? Let's join together and give our gifts of life in a blood donation in honor of Remy.

In honor of Remington "Remy" Welch the DOI will be hosting a blood drive May 17, 2023 from 9:00 -3:00 in the Sussex Conference Room at the Dover DOI building.

Please follow the link to sign up!!

<https://donate.bbd.org/donor/schedules/drive/schedule/8764>

Let's roll up our sleeves to help Remy, and numerous others across Delmarva.

ASK THE COMMISSIONER

Working with the NAIC

As the chair of the anti-fraud task force, I am proud to announce that our nation wide initiatives are paying dividends. Our partnerships with the federal agencies like the FBI, FCC, DOL and even Congress has led to real progress in the fight against fraud and the improper marketing of health insurance plans. I know many of our DOI staff field calls from Delawareans who are bombarded with calls and ads for "insurance" plans that are too good to be true. Members of our task force have assisted in three current FBI investigations into fraudulent insurance companies in surrounding states. The FCC, who regularly attends our monthly meetings, just published information regarding the "Robo calls" that typically originate from foreign countries.

The FCC announced a new program that will dramatically reduce the unwanted calls we all receive. The progress has taken more time than we had hoped, but even Congress has heard our concerns and is taking steps to increase our regulatory authority over federal plans like Medicare. There is still much work to be done to address the challenges with health sharing ministries, associated health plans and nefarious agents and brokers. That's why we have recently created a program called Agent or Broker check (we haven't decided the name yet). This public facing program will provide another tool to help consumers choose the right professionals to assist with their insurance and financial needs. More to come.



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The consumer comes first.

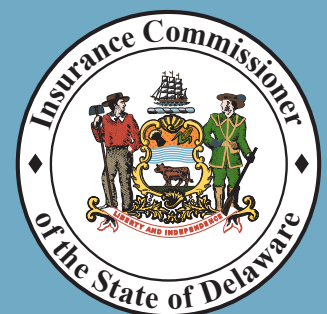
Our office is here to help if you have questions about or problems with your insurance coverage or insurance company

Questions about insurance or complaints about an insurance company or insurance agent can be made to the Consumer Services Division by phone, by fax, by letter, by email or with an online complaint form.

Phone: 302-674-7300

Fax: 302-739-6278

consumer@delaware.gov



Our Mission

Protecting Delawareans through regulation and education while providing oversight of the insurance industry to best serve the public.