

INSURANCE MATTERS

A Newsletter for Delawareans

November Recap 2023



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DOI Stuffs the Bus

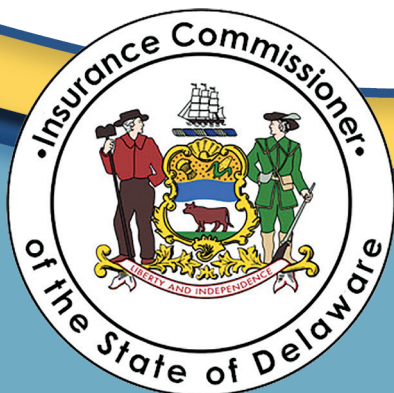
Here at the Delaware Department of Insurance, we know necessities such as food can be difficult to come by during the holiday season. This is why we partner with The Food Bank of Delaware and DART for the annual Stuff the Bus food drive every year. This event looks for donations from government agencies, local communities, and other helping hands to help feed Delawareans during the Thanksgiving holiday. With the holiday spirit in full swing, our department collected an impressive amount of non-perishable goods, like canned vegetables, pasta and more, all to support the local community and make a positive impact on the lives of those facing food insecurity.

The Stuff the Bus food drive embodies the true essence of collaboration and generosity, and we are proud to have played a part in this meaningful initiative. Since its inception 26 years ago, the Stuff the Bus food drive has yielded 655,000 pounds of food for the Delaware community. We'd like to thank everyone who contributed-- together we can help feed Delaware.

DART's 26th Annual
"Stuff The Bus"
Food Drive
Collected

**10.5 Tons of
Food!**

Thank you Delaware!



Trinidad Navarro
Insurance Commissioner
Delaware Department of Insurance
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MEDICARE OPEN ENROLLMENT LAST CALL

Medicare Open Enrollment Ends December 7th

As the year draws to a close, so does a crucial window of opportunity for millions of Americans – Medicare Open Enrollment. This period, which typically runs from October 15th to December 7th, is a vital opportunity for beneficiaries to review, renew, and make necessary changes to their Medicare plans. In this article, we delve into the importance of the upcoming Open Enrollment Medicare deadline and why it's a chance you don't want to let slip away.

Medicare plans evolve with advancements in healthcare and changes in regulations. Open Enrollment is the time when beneficiaries can explore new plan offerings, benefits, and potentially more cost-effective options. Staying informed about any alterations to existing plans is crucial for maximizing healthcare coverage.

Failure to make necessary changes during Open Enrollment could result in gaps or overlaps in coverage. Beneficiaries may find themselves without access to certain healthcare services or paying for coverage they don't need. Open Enrollment acts as a safeguard against these pitfalls, ensuring continuous and suitable coverage.

Many Medicare Advantage plans offer additional benefits, including preventive services and wellness programs.

DURING OPEN ENROLLMENT YOU CAN

- Switch from Original Medicare to a Medicare Advantage Plan (also called Part C)
- Switch from a Medicare Advantage Plan to Original Medicare
- Switch from a current Medicare Advantage Plan to a different one
- Join a Part D prescription drug plan
- Switch from a current Part D plan to a different one

Open Enrollment allows beneficiaries to explore and enroll in plans that go beyond basic coverage, promoting overall health and well-being.

For all of your Open Enrollment questions please call or visit the Delaware Medicare Assistance Bureau (DMAB)

(302) 674-7364

<http://insurance.delaware.gov/dmab>

LOCK IT OR LOSE IT

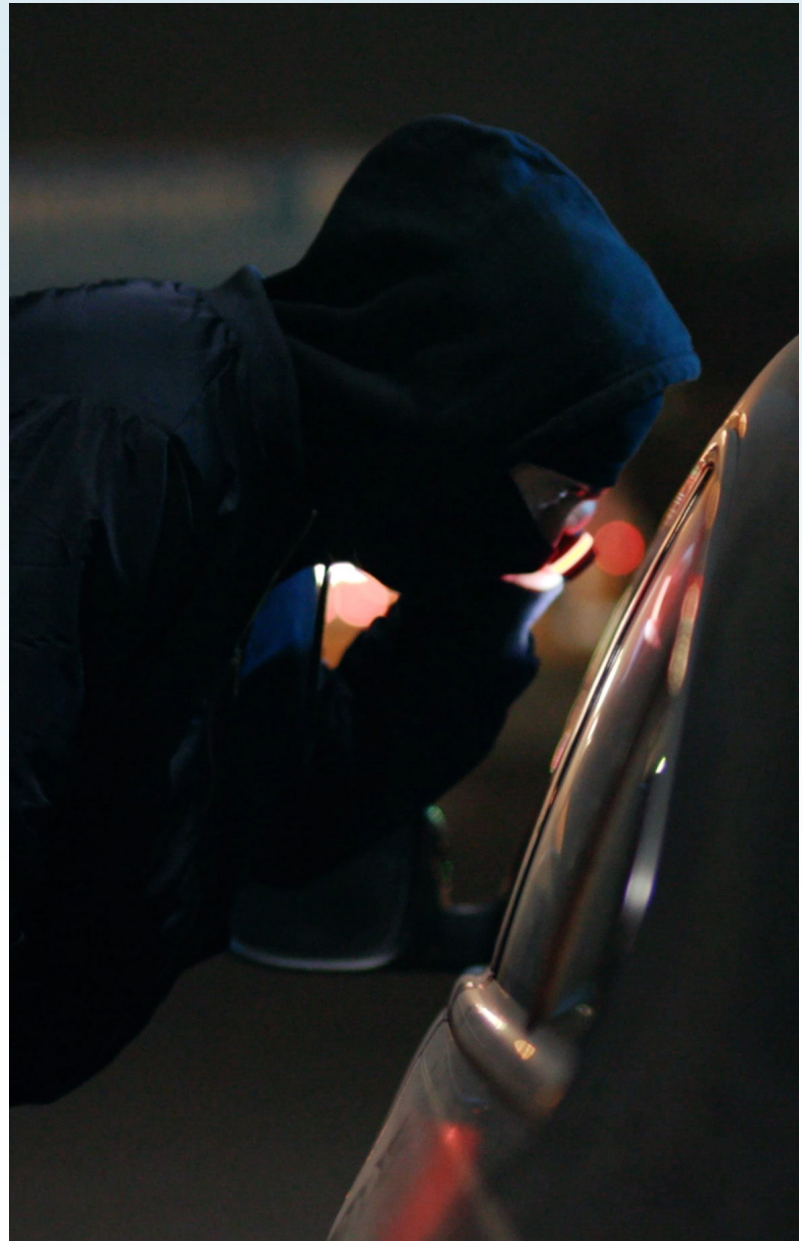
As winter steadily approaches, many car owners find themselves facing the dilemma of how best to keep warm, some may even leave their vehicles unattended while warming up in the bitter cold. While the desire for a toasty interior is understandable, leaving a car unlocked poses a significant risk, increasing the likelihood of car thefts. Here at DOI, we ask you to take every precaution, so you don't get left out in the cold with a thief stealing your warm ride or taking your valuables.

Car thieves are opportunistic individuals who seize the chance to strike when presented with a vulnerable target. Unlocked, idling cars in driveways or parking lots become easy prey for these criminals. The winter months, with their prolonged darkness and reduced visibility, provide the perfect cover for thieves to discreetly approach and steal unattended vehicles.

As the winter chill sets in, it's crucial for car owners to strike a balance between comfort and security. Leaving your vehicle unlocked while warming up or stopping into the Wawa may offer a brief respite from the cold, but the potential consequences—such as a stolen car—far outweigh the temporary warmth. By taking simple preventive measures, you can safeguard your vehicle and enjoy a cozy winter drive without the looming threat of theft.

Follow These Guidelines:

- Never leave your car unlocked and running to warm it up.
- Start the engine and let it idle only for the amount of time it takes for you to put on your seat belt.
- Use anti-theft or automatic tracking devices
- Never hide a spare ignition key in your vehicle.
- Park in a secure garage or in a well-lit area.
- Have windows VIN etched as it can help law enforcement recover stolen vehicles.



The DOI Corner



DOI Goes Pink

Last month, our team came together to celebrate breast cancer awareness by wearing pink throughout all of our DOI offices. Breast Cancer Awareness Month is more than just a splash of color; it's a movement, a reminder, and a call to action. The pink ribbon has become a beacon of solidarity, encouraging women and men alike to take charge of their health.

Here at the DOI we encourage everyone to support people battling breast cancers, and their families, and support research efforts to eliminate breast cancer.



DOI Welcomes

Jessica Appleby

Department: Front Desk

Annie Hurley

Department: Front Desk

DOI Promotions

Jessica Luff

From: Supervisor in Life and Health

To: Manager of Consumer & Investigations

ASK THE COMMISSIONER

Update Your Vaccinations This Holiday Season

As winter approaches, we find ourselves at the confluence of two formidable adversaries: the seasonal flu and the ongoing COVID-19 pandemic. While spending time with family, donning cozy sweaters, and sipping hot cocoa might be on our minds, it's equally vital to prioritize our health. One of the most impactful ways to do this? Getting vaccinated against both the flu and COVID-19.

Imagine a tag-team match between viruses, with the flu and COVID-19 joining forces. It's a scenario we would all rather avoid. By ensuring you have up-to-date vaccinations against both viruses, you're significantly reducing the risk of falling prey to this double whammy, which could potentially overwhelm your immune system.

As winter unfolds its frosty embrace, let's fortify our defenses against the flu and COVID-19. Getting vaccinated is a collective effort to build resilience and protect each other, both at work, and at home. So, roll up your sleeves, embrace the double defense, and let's face winter with a united front against these seasonal foes. Stay well Delaware.



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Delaware Insurance Commissioner

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The consumer comes first.

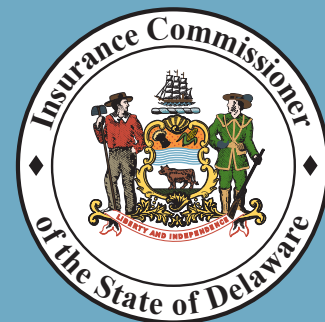
Our office is here to help if you have questions about or problems with your insurance coverage or insurance company.

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.