



# The Consumer Comes First.

*The Main Reason for Our Existence.*

Greetings!

This newsletter is all about you, the Consumer. In this issue, The Department of Insurance has presented information on four insurance topics: The Affordable Care Act, insurance fraud homeowner advisory, disaster preparedness, and the 20th Anniversary of the ELDERinfo program. All of the topics are timely and will assist Delawareans to be safe, be informed and be prepared during these summer months.

In addition to the useful information presented in this newsletter, my staff is ready to advise you on various insurance topics, to help you with problem solving and to inform you of your rights.

I hope you enjoy this edition. Be sure to contact me with your suggestions for future topics!

Most Sincerely,

*Karen*

Karen Weldin Stewart, CIR-ML  
Commissioner

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# Consumers & Business

## IT'S TIME TO KNOW ABOUT THE AFFORDABLE CARE ACT

The Affordable Care Act (ACA) was signed into law on March 23, 2010. The intent of the ACA is to expand health insurance coverage to all Americans. Some benefits of the ACA are to improve the quality of the existing coverage; lower health care costs; expand Medicaid coverage; create new health insurance Marketplaces where individuals and small businesses can shop for and enroll in private coverage; prohibit insurance companies from denying, cancelling or charging more for insurance policies because a person is sick or has a pre-existing health condition; and strengthen Medicare.

Some important dates to take note of if you are planning to enroll to get health insurance coverage:

- October 1, 2013 - the Delaware Health Insurance Marketplace will begin the open enrollment for Delawareans. You will be able to compare coverage options, see if you can save on your monthly premiums or out-of-pocket costs and start an online application to start the enrollment process.
- January 1, 2014 - the coverage for the Delaware Health Insurance Marketplace plans will begin.
- March 31, 2014 - Open enrollment ends.

For more information on the Affordable Care Act, visit [www.delawareinsurance.gov](http://www.delawareinsurance.gov).

# LIFE & HEALTH

## ELDERINFO CELEBRATES 20TH ANNIVERSARY

This year we celebrate the 20th anniversary of the Delaware Department of Insurance ELDERinfo program. ELDERinfo is Delaware's State Health Insurance Assistance Program (SHIP) and is funded in part by a grant from the Centers for Medicare and Medicaid Services.

ELDERinfo provides free health insurance counseling as well as providing assistance to questions and problems related to Medicare, Medicaid, Medigap, long-term care insurance and other types of health insurance. There is no charge for the service. Counselors with ELDERinfo are volunteers who have completed extensive training on health insurance. Counselors provide one-on-one assistance in an objective and confidential manner.

ELDERinfo staff and volunteers will be providing “Welcome to Medicare” sessions throughout the state:

September 4th, 10 a.m. - Noon, Newark Senior Center, Newark

September 9th, 10:15 a.m. - Noon, Hockessin Library, Hockessin

September 12th, 10 a.m. - Noon, Modern Maturity Center, Dover

September 18th, 10 a.m. - Noon, Rockland Place, Wilmington

September 26th, 10 a.m. - Noon, Georgetown Community Cheer, Georgetown

Please check [www.delawareinsurance.gov](http://www.delawareinsurance.gov) for a complete listing of upcoming dates and locations.



# Workplace & Safety FRAUD



## HOMEOWNER ADVISORY

During the summer months we have been experiencing changing weather patterns that bring severe weather often resulting in property damage. Dealing with the aftermath can be challenging and frustrating for homeowners. However, there are a few general tips that a homeowner can apply to any type of storm damage.

After severe weather homeowners may not be aware of the existence of damage until a contractor or construction company representative knocks on their door and offers a free inspection that could result in costly repairs through homeowner's insurance. The homeowner is advised to report the claim to their insurance agent to begin the claim process and the insurer will usually have a licensed adjuster perform an inspection of the reported damage.

When any type of free inspection is offered, the homeowner should be prepared to ask several questions before beginning: ask the contractor for a business card, a door-to-door salesperson identification card and Delaware business license information. This information can be verified online at [revenue.delaware.gov](http://revenue.delaware.gov) and [revenue.delaware.gov/d2d/](http://revenue.delaware.gov/d2d/). It is important to ask for proof of liability insurance, and confirm that the person and/or company is a member of the Better Business Bureau. Finally, inquire about the individual's level of expertise and training regarding the type of inspection that is offered.

Following these tips can provide a significant comfort level to a homeowner during a difficult time and protect you from disaster fraud.

# Ask? the Commissioner



**Delaware has experienced severe weather conditions this summer, what would you recommend Delawareans do to prepare for disasters?**

Proper planning and consumer awareness can keep a natural disaster from becoming an insurance calamity. I would like everyone to be informed when it comes to insurance and the necessary steps to be prepared in the event of a natural disaster. The National Association of Insurance Commissioners has outlined a few reminders that will assist consumers after a natural disaster. These reminders and other useful information on disaster preparedness can be found on our website at [www.delawareinsurance.gov](http://www.delawareinsurance.gov).

September is National Preparedness Month and I encourage all Delawareans to visit [www.Ready.gov](http://www.Ready.gov) to learn more about the risks facing their communities, find out what they can do to prepare, and join thousands of individuals across the nation by becoming a member of the National Preparedness Coalition. Individuals and families can also take action by building a disaster supply kit with food, water, and essential supplies in case of emergency, and by developing and sharing an emergency plan with their loved ones.

In a recent National Oceanic and Atmospheric Administration (NOAA) study on hazardous weather, fatalities, injuries, and damage costs, Delawareans reported over \$7.4 million dollars in damages in 2012. We will likely experience similar weather-related disaster issues this year therefore, I am advising everyone to **be safe, be informed, and be prepared.**



**Go Mobile**

Scan or click the QR Code to see the Delaware Insurance Department's Website on your mobile device.

