



Insurance Matters

Commissioner Karen Weldin Stewart, CIR-ML

A Newsletter for Delawareans

Issue 17 • Fall 2014

Our Mission

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

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The Consumer Comes First

Welcome to all of our new readers!

As the leaves change color during this glorious season, it's time for people with Medicare or health insurance through the Marketplace to review their current coverage and their options for 2015. This edition of Insurance Matters provides details on how you can contact the proper agency to assist you with your health insurance concerns during open enrollment periods. Let me summarize:

- If you have Medicare and you are happy with your prescription drug coverage (Part D) or Medicare Advantage plan (Part C), you don't have to do anything! If you have questions about your coverage or alternative plans, call the **Delaware Medicare Assistance Bureau**, DMAB, at 1-800-336-9500. Call soon; the Medicare open enrollment period will end on December 7.
- If you don't have any health insurance at all, the Health Insurance Marketplace will begin its open enrollment on November 15. Visit www.ChooseHealthDE.com to connect with a local Marketplace Guide who will walk you through the enrollment process. You and your family might qualify for subsidies to help you lower your premiums. This is also the time for you to change plans if you already have health insurance purchased through the Marketplace, www.Healthcare.gov.
- There are also numerous options available for small business owners to purchase group plans for their employees – see page 2 for more info.

It's always the right time of year to quit smoking. I urge you to contact your human resource representative at work or your health insurance carrier and find out if smoking cessation programs are covered by your current plan – you might be surprised at how extensive and inexpensive some stop smoking programs are. See page 6 for more info!

Warm Regards and Happy Holidays,

Karen

Karen Weldin Stewart, CIR-ML
Insurance Commissioner

Questions about your insurance? Call 1-800-282-8611

www.delawareinsurance.gov



Open Enrollment

It's Your Chance to Review and Change Plans

The open enrollment for **Medicare** runs from October 15 through December 7. It's the time when all people with Medicare are encouraged to review their current health and prescription drug coverage, including any changes in costs, coverage, and benefits that will take effect next year.

Call the **Delaware Medicare Assistance Bureau, DMAB**, at **1-800-336-9500** for help with all of your questions related to Medicare, Medicare prescription drug plans (Part D) and Medicare Advantage (Part C). You can also get information on DMAB's website, www.delawareinsurance.gov/DMAB. Staff and trained volunteers are available to meet with Medicare recipients at various locations throughout each county to review your current prescriptions and options in-person.

If you want to change your Medicare coverage for next year, this is the time to do it. If you're satisfied that your current coverage will continue to meet your needs for next year, you don't need to do anything. Staff members are also able to help with questions about financial assistance programs.

If you are not on Medicare and need health insurance, November 15 through February 15 is the

open enrollment period for the Health Insurance Marketplace; www.HealthCare.gov. If you need to enroll in a plan, or review your current plan and options, visit www.ChooseHealthDE.com to get connected to free local help from a trained Marketplace Guide. Help is also available by phone at 1-800-318-2596 (this number connects to a national call center).

Many individuals and their families will qualify for federal subsidies to help lower health insurance premiums. Talk to a Marketplace Guide or set up an account on Healthcare.gov to get more information about plans and coverage available, as well as costs and subsidies.

For people who currently have health insurance through the Health Insurance Marketplace, you will probably be automatically enrolled for 2015, unless you elect to change plans. Even if you keep the same plan you should update your income and household information to ensure that you're receiving the proper subsidy, if you qualify for financial assistance. Your health insurance cannot be canceled due to preexisting conditions, newly diagnosed medical issues or your utilization of services during the previous year.

For Small Businesses: Small Business Health Options Program (SHOP)

The Small Business Health Options Program (SHOP) offers a simpler way to find and buy health coverage that meets the needs of your employees—and your business. To enroll in SHOP coverage, you must have 50 or fewer full-time equivalent (FTE) employees and meet certain other requirements. Starting November 15, for the first time you'll be able to enroll through the SHOP Marketplace entirely online. You can complete an application, choose coverage, and enroll yourself or you can work with an agent or broker.

For more information about the SHOP Marketplace visit www.healthcare.gov/small-businesses/ or call the SHOP-dedicated helpline at **1-800-706-7893**. Check out the website's SHOP Tax Credit Estimator Tool to find out if you may be eligible for a tax credit and how much the credit could be worth to you.

Where Can You Get Help?

Assistance is Available Locally for Medicare & Marketplace Questions

Open Enrollment Season: Know YOUR Dates

If you have Medicare:

**October 15 to
December 7, 2014**

Call the **Delaware Medicare Assistance Bureau, DMAB**, for help with all of your questions related to Medicare & Medicare prescription drug plans (Part D).

Medicare is not part of, or affected by, the Health Insurance Marketplace (Healthcare.gov)

1-800-336-9500

delawareinsurance.gov/DMAB



If you are not on Medicare and need health insurance:

**November 15, 2014 -
February 15, 2015**

If you need to enroll, or review your current plan and options, visit the Health Insurance Marketplace at **Healthcare.gov**.

Visit **Choosehealthde.com** to get free, local help from a trained Marketplace Guide.

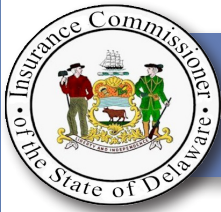
Choosehealthde.com

1-800-318-2596



Insurance Commissioner Karen Weldin Stewart, CIR-ML
Delaware Department of Insurance • www.delawareinsurance.gov
841 Silver Lake Blvd. Dover DE 19904 • 302-674-7300





Insurance Facts

Sewer backups are not covered under a typical homeowners insurance policy, nor are they covered by flood insurance.

Uninsured Drivers

An estimated 1 in 8 drivers (12.6%) are driving without any automobile insurance, according to the Insurance Research Council, 2012.

Do you have uninsured motorist coverage on your policy?

Is Your House Ready for the Coming Winter?

- If you use your fireplace or wood stove regularly you should have your chimney inspected, and cleaned if necessary, by a professional chimney sweep.
- Clear your gutters of leaves
- Drain and turn off outside spigots
- Trim branches that are hanging over your roof that are either dead or grew over the summer
- Have your heater serviced
- Check batteries in smoke detectors



The sun sets over Rehoboth Bay. Oct. 2014
Photo courtesy of John Hinkson

During the 2013 open enrollment period **41% of people said they spent 15 minutes, or less,** researching their health insurance plan options. The same survey, by Aflac, found that 24% only dedicated 5 minutes to the process.

Compare that to the average of 4 hours spent researching a computer purchase.

Safe Driving News

Delaware Law Now Requires Interlock for Drivers Convicted of DUI

Many drivers already know that a DUI on your driving record can increase auto insurance premiums by as much as 93 percent. A new Delaware state law, passed in August, 2014, requires all DUI offenders to install an ignition interlock device in their vehicle for at least four months. An ignition interlock device is similar to a breathalyzer except that it is connected to your car and requires the driver to breathe in to the device prior to starting the vehicle. If the device detects the presence of alcohol in the driver's breath then the car will not start.

Drivers who are repeat offenders or had a blood

alcohol concentration (BAC) of .15, or higher, will be required to have the interlock for a longer period than the minimum four months. Previously, the interlock device was only required for people with a BAC over .15 or for repeat offenders. The vehicle owner is responsible for paying for the installation of the interlock device and any monthly costs to lease the equipment. Aside from the main reason to stay sober behind the wheel—that your intoxication could cause an accident resulting in severe injury or death for you or others—this is one more reason why you simply can't afford to drink and drive.

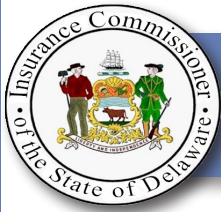
Watch Out For Deer During Your Commute

Nearly half of all vehicle accidents involving white-tail deer occur between October and December because deer are on-the-move during mating and hunting season. The shorter daylight hours during this time of the year also mean that there are more cars on the road during the hours before and after sunset when deer are most active. According to a recent study by State Farm, Delaware ranks 24th in the nation for likelihood of collision with a deer, meaning Delaware residents have a 1 in 150 chance of hitting a deer this year. The represents a 12 percent increase over the previous year.



There are a few precautions that you can take as a driver to help avoid collisions with deer on the roadway:

- If you see a deer on or near the road slow down because there are likely others nearby waiting to cross.
- If deer are in or near the road, come to a complete stop, if necessary. If there are other cars behind you it is a good idea to use emergency flashers. Honking your horn can help but sometimes it just confuses the deer.
- Don't swerve in to another lane if a collision is unavoidable. Damage from a collision with a deer and injuries to passengers are likely to be less severe than if you were to hit a car or a tree after leaving your lane.



Today: A Good Day to Quit

Commissioner Stewart Urges Use of Stop-Smoking Programs

Smokers in Delaware who need help quitting smoking should check their insurance policies for coverage of stop-smoking programs and tobacco cessation medications and products. And with November being Lung Cancer Awareness month, what better time than now to quit? Quitting smoking not only helps makes you healthier but can also leave you with more money in your pocket for the holidays.

Insurance Commissioner Karen Weldin Stewart recommends that people who want to stop smoking check with their health insurance companies or employers regarding coverage for smoking cessation services. The Commissioner signed a departmental bulletin October 3 urging insurers domiciled in Delaware to offer stop-smoking coverage.

“Both of my parents were heavy smokers, and their lives ended too soon,” said the Commissioner, whose father died at age 49. “So this issue is important to me.”

In May, the U.S. Departments of Health and Human Services, Labor and Treasury announced that most health insurance policies and employer health plans should cover tobacco use interventions and counseling. The policies may not result in out-of-pocket costs for consumers or require prior authorization.

An insurance plan is considered to be in compliance with this requirement if it covers both screening for tobacco use and, for those who use tobacco products, at least two tobacco cessation “attempts” per year.

Each cessation attempt consists of four sessions of telephone, individual or group cessation counseling

lasting at least 10 minutes each per quit attempt (including telephone counseling, group counseling and individual counseling). An attempt also includes FDA-approved tobacco cessation medications (including both prescription and over-the-counter medications) for a 90 day treatment regimen when prescribed by a health care provider.

“Everyone who wishes to stop smoking should speak to their insurance company or employer to learn about specific smoking cessation benefits provided under their policy,” said Commissioner Stewart. “Some health plans may offer additional smoking cessation services and programs beyond what the federal government suggests.”

According to the Centers for Disease Control, CDC, lung cancer is the leading cause of cancer deaths in the U.S. Cigarettes are the number one cause of lung cancer, according to the CDC, but it can also be caused by using tobacco in pipes or cigars, breathing secondhand smoke, and being exposed to substances such as radon or asbestos. The American Cancer Society reports that an estimated 159,260 people in the U.S. are expected to die from lung cancer in 2014, accounting for approximately 27 percent of all cancer deaths.



New Parents or Soon-to-be?

There's a lot to think about when you're considering having children or adopting a child. Whether you give birth to your child or adopt, it's important to add your child as a dependent on your insurance policy within the 30 or 60-day time frame of birth or adoption that your insurance requires. November is Adoption Awareness Month—adopting can be complicated but with the proper planning and resources the process will go smoother.

TAKE ACTION NOW!



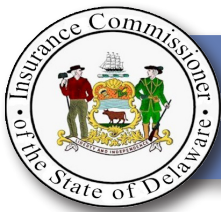
10 INSURANCE-SMART THINGS TO DO AS YOU BECOME A NEW PARENT

- ❑ Find out if your benefits plan includes paid maternity leave. If you think you will need more paid time off than the plan provides, consider a short-term disability policy.
- ❑ If both parents work for a company that provides health insurance, compare co-pays, deductibles and co-insurance to determine whose health insurance policy offers the best coverage for your growing family.
- ❑ Complications can happen. Make sure you understand how your health plan covers prenatal and neo-natal screenings and emergency procedures such as a C-section. Budget now for unexpected costs.
- ❑ Ask your employer about a [flexible spending account](#). These plans allow you to set aside pre-tax dollars for medical expenses and childcare, reducing out-of-pocket costs.
- ❑ Before your due date, find out the deadline for registering a newborn with your health insurance company.
- ❑ If you're adopting or becoming a custodial parent, be aware that your new little one typically is entitled to the same health insurance benefits as a biological child. Contact your [state insurance commissioner](#) if you have questions.
- ❑ Your expanding family may require a different vehicle. Note that auto insurance premiums vary by make and model. Check the rates before you make your final choice.
- ❑ A new child may create a need for home improvements. Alert your insurer to a renovation valued at more than \$5,000 to avoid being underinsured.
- ❑ Contact your insurer before installing backyard play gear such as swing sets, trampolines or swimming pools. You may want to consider increasing your home insurance [liability coverage](#) through an umbrella policy to protect yourself should someone get hurt on your property.
- ❑ A new life in your hands likely means new [life insurance needs](#). To determine how much is enough, calculate the full cost of supporting a child under age five to adulthood. Adjust assumptions for a child with special needs.



insureonline.org/ready_resources

LIFE IS UNPREDICTABLE. GET READY.
Need Help? Contact Your State Insurance Department



Ask the Commissioner

Question: I'm planning on purchasing a health insurance policy for 2015 through the Marketplace [Healthcare.gov] and I hear that the application asks about tobacco use. I smoke e-cigarettes so does that mean I have to say "yes" to using tobacco?

Answer: In recent years the use of e-cigarettes has surged in the U.S. Some people use the term "vaping" instead of "smoking" when talking about using e-cigarettes. E-cigarettes are battery powered devices that turn mixtures of liquid nicotine and flavor in to a vapor mist that can be inhaled. At this time the FDA does not regulate e-cigarettes as a tobacco product.

When applying for health insurance through Healthcare.gov you will be asked about your use of tobacco during the past six months. At this time smoking e-cigarettes does not appear to qualify as a tobacco product (in the Marketplace). So, if you have not used any tobacco products such as cigarettes or chewing tobacco during the past six months prior to applying for coverage then you should not be categorized as a tobacco user. However, some plans outside the Marketplace may categorize e-cigarettes as tobacco products. FYI: Most life insurance companies classify e-cigarettes users as "smokers" and usually charge them higher rates than non-smokers.

For Those Who Work in the Insurance Industry

Question: When do I have to renew my non-resident license?

Answer: All non-resident licensees (individuals and business entities for the following license types: Producer, Adjuster, Public Adjuster, Appraiser, Fraternal Producer, and Limited Lines Producers) who are licensed in the state of Delaware must renew their license between December 1, 2014 and February 28, 2015 by visiting www.NIPR.com. There is a fee of \$75 to renew the license which is good for two years.

Anyone who has a license that they do not want to renew must notify the Licensing Department (licensing@state.de.us) that they wish to surrender their license. Failure to surrender a license will result in an administrative penalty, which must be paid should the licensee ever want to use the license again as a resident or non-resident. For more info about renewing a license please visit <http://www.delawareinsurance.gov/services/renewlicense.shtml>



Contact the Delaware
Department of Insurance

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www.delawareinsurance.gov

consumer@state.de.us

Consumer Services: 1-800-282-8611

DMAB: 1-800-336-9500

Fraud: 1-800-632-5154

Dover Office Main Line: 302-674-7300