



The Consumer Comes First.

The Main Reason for Our Existence.

Greetings!

Welcome to the fall 2012 edition of **Insurance Matters**, the Delaware Department of Insurance e-newsletter that provides important insurance information about matters affecting you. As always, this newsletter contains something of interest for Delawareans of all ages. We will be presenting information on six timely topics including: [Medicare enrollment information](#), [health insurance and immunization for children](#), [distracted driving](#), [fire safety](#), [a smartphone application for auto accident incidents](#), and [insurance fraud](#).

I hope you enjoy this fall edition and share the information with others. The goal of the **Insurance Matters** e-newsletter is to inform and serve Delaware consumers. In addition, my staff is ready to advise you on various insurance topics, to help you with problem solving and to inform you of your rights.

Be sure to contact our office with your suggestions for future topics!

Most Sincerely,

Karen

Karen Weldin Stewart, CIR-ML
Commissioner

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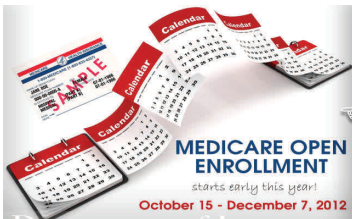
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LIFE & HEALTH



MEDICARE OPEN ENROLLMENT

If you or someone you care about has Medicare, make sure you mark your calendars – Medicare Open Enrollment starts on **October 15th** and ends on **December 7th**.

Use this opportunity to review your current Medicare choices and compare them to coverage that is available for next year to make sure you have the plan that is right for you. You may be able to save money, get better coverage or both. And make sure you take advantage of the new benefits for all people with Medicare – like wellness visits, preventive care and lower prescription drug costs.

It's worth it to take the time to review and compare. Medicare has resources to help. Call 1-800-MEDICARE (1-800-633-4227) or visit www.medicare.gov to find out more. Watch your mailbox for the “2013 Medicare & You” handbook. And remember – Open Enrollment ends on December 7th.

More information on Medicare Open Enrollment and the Department of Insurance ELDER*info* program - free health insurance counseling for people with Medicare, visit our website at www.delawareinsurance.gov/elderinfo, or call us toll-free in Delaware at 800-336-9500 or 302-674-7364.

LIFE & HEALTH



INSURANCE FOR CHILDHOOD SERVICES

Did you know that your major medical health insurance policy should cover certain childhood services?

What is covered under your health insurance plan?

Under Title 18 of the Delaware Insurance Code the below services must be available to all children insured under a major medical health insurance policy issued in the state.

- Autism Screening - 18 months and 24 months
- CA125 Ovarian Cancer Screening
- Hearing Aid Coverage - \$1000.00 per Hearing Aid per ear every 3 years for covered dependents less than 24 years of age
- Immunizations covered at 100% - Birth to age 18
- Lead Poisoning Screening - 12 months - 6 years
- Newborn and Infant Hearing Screening - Birth - Discharge
- Orthotic and Prosthetic Services
- Phenylketonuria (PKU) and Other Inherited Metabolic Diseases
- Screenings of Infants and Toddlers for Developmental Delays - Ages 9 months, 18 months, 30 months

For a more detailed listing of these services, please download our [fact sheet](#), or visit www.delawareinsurance.gov.

Preventive services covered under the Affordable Care Act requires the same State coverage as well as additional services. A printable list of these services can also be found on our [website](#).

Consumers & Business



Reproduced from NFPA's
Fire Prevention Week
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FIRE PREVENTION—HAVE TWO WAYS OUT

The National Fire Protection Association has designated October 7th-13th as Fire Prevention Week. This year's theme is: **Have Two Ways Out**. According to a National Fire Prevention Association (NFPA) survey, only one-third of Americans have both developed and practiced a home fire escape plan. Additionally, fires claim nine lives every day in the United States. Almost three-quarters of Americans do have an escape plan; however, less than half actually practiced it. One third of American households believe they would have at least six minutes before a fire in their home would become life threatening. The time available is often less, and only eight percent reported their first thought on hearing a smoke alarm would be to get out!

The best way to avoid harm to your family, damage to your home, and loss of possessions is through education. All family members need to know fire safety techniques, be prepared if a fire does occur and take action by creating a plan. Available on The National Fire Prevention Association website at www.nfpa.org are informative facts, quizzes, and downloadable plans that will help you prepare your family in the event of a fire in your home. Don't wait until it's too late.

If such a calamity does occur, another useful tool is a home inventory. Documenting the contents of your home and calculating the value of your property and possessions will serve to be extremely beneficial if faced with disaster caused by fire. The process to create a home inventory is not difficult with the National Association of Insurance Commissioner's (NAIC) free myHOME Scr.APP.book downloadable app. You can quickly photograph and capture descriptions of your possessions room by room, then store electronically for safekeeping. A link to this app and other information related to home inventories can be found on our website at www.delawareinsurance.gov.

Be Safe, Be Smart, Be Prepared!

Consumers & Business



DISTRACTED DRIVING

Some people still don't realize how dangerous distracted driving is and others know about the risks of texting and talking while driving, but still choose to do so anyway. Distraction occurs any time you take your eyes off the road, your hands off the wheel, and your mind off your primary task: driving safely. Any non-driving activity you engage in is a potential distraction and increases your risk of an accident.

WHAT IS DISTRACTED DRIVING?

Distracted driving is any activity that could divert a person's attention away from the primary task of driving. All distractions endanger driver, passenger, and bystander safety. These types of distractions include:

- Texting
- Using a cell phone or smartphone
- Eating and drinking
- Talking to passengers
- Grooming
- Reading, including maps
- Using a navigation system
- Watching a video
- Adjusting a radio, CD player, or MP3 player

Because text messaging requires visual, manual, and cognitive attention from the driver, it is by far the most alarming distraction. The official U.S. Government site for distracted driving states that sending or reading a text takes your eyes off the road for 4.6 seconds. If you were to text while driving at a rate of 55 mph, it would be like driving the length of an entire football field while blindfolded.

On June 7, 2012, the U.S. Transportation Secretary Ray LaHood announced a \$2.4 million grant for a Delaware and California pilot project comprehensive strategy to address the “distraction epidemic.” The strategy outlines steps to pass more laws, address technology, and help stakeholders take action.

For more information on distracted driving, download the [“The Blueprint for Ending Distracted Driving”](#) brochure or visit distraction.gov. Additional information about cell phone use and distracted driving can be found on the Delaware Office of Highway Safety website at ohs.delaware.gov/CellPhone.

The best way to end distracted driving is to educate all Americans about the danger it poses.

Workplace & Safety FRAUD



UNINSURED MOTORIST CONSEQUENCES

A function of the Delaware Department of Insurance Fraud Bureau is the confiscation of registration plates that motorists fail to turn in to the Department of Motor Vehicles upon conviction of violating the uninsured motorist law in Delaware. Considering today's economic environment, maintaining auto insurance can be a challenging task; however, the consequences of driving without insurance can be significantly worse.

In Delaware, motorists are required to carry liability insurance on vehicles operated on the roadways. The penalty for the first offense can exceed a monetary fine in excess of \$1,500 and a suspension of driver's license as well as registration which must be relinquished to either law enforcement, the Fraud Bureau or the Department of Motor Vehicles. Additionally, fees are required for full reinstatement of these suspended privileges. Convictions for subsequent offenses are progressive and harsher.

Not having insurance on a motor vehicle does not insulate an individual from liability as the result of a claim. In claims involving other parties where the uninsured is at fault, the insurer(s) for the other parties may in many instances legally seek to recover their losses personally from the uninsured motorist. The common sense approach to avoid these consequences is to maintain insurance if you drive.

For more information on this topic or other fraud related questions, please contact our Fraud Prevention Bureau toll-free in Delaware at 800-632-5154 or 302-674-7350.

Ask? the Commissioner



Applications (apps) have become a popular aspect to those who have a smartphone. Is there an app that you would recommend to help consumers with an insurance matter ?

The new WreckCheck mobile application from the National Association of Insurance Commissioners (NAIC) outlines what to do immediately following an auto accident and takes users through a step-by-step process to create their own accident report.

A recent NAIC survey revealed consumers were unsure about auto accident best practices, such as when to call the police or what personal information to exchange with the other driver after an accident. Consumers generally need only share their names and correct vehicle insurance information, which should include the phone numbers of insurance providers. Sharing additional personal information, such as driver's license numbers and home addresses, puts consumers, their property and their safety at risk.

The WreckCheck app also provides tips for staying calm, safe and smart on the road, and makes it easy to capture photos and document the necessary information to file an insurance claim. Additionally, the app lets users email a completed accident report directly to themselves and their insurance agents. The app is free and available for both iPhone® and Android® smartphone users. More information can be found on our website at www.delawareinsurance.gov/information/InsureU.shtml.

A User's Quick Guide on how to use WreckCheck is available online on the NAIC website at www.insureuonline.org/auto_wreckcheck_guide.pdf.



Go Mobile

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

