

# Insurance Matters

A Newsletter for Delawareans

Issue 6 - September 2019

## Ribbon Cutting at the new DOI Dover Location



Pictured: Lt. Scott Simpson, Capital Police; State Auditor Kathy McGuiness; Building Owner and Developer, Frank DiMondi; Lt. Governor Bethany Hall-Long, Department of Insurance Chief of Staff, Stuart Snyder; Insurance Commissioner Trinidad Navarro; Deputy Insurance Commissioner Tanisha Merced; Market Conduct/Consumer Services Divisions Director, Frank Pyle.

On September 10, 2019, the Delaware Department of Insurance held a ribbon cutting to celebrate its move to a new Dover location. The new building increases square footage by over 3,500 square feet, offers more parking, and a rent reduction of nearly 30% less per square foot.

The Delaware Department of Insurance's new Dover location is 1351 West North Street, Suite 101.

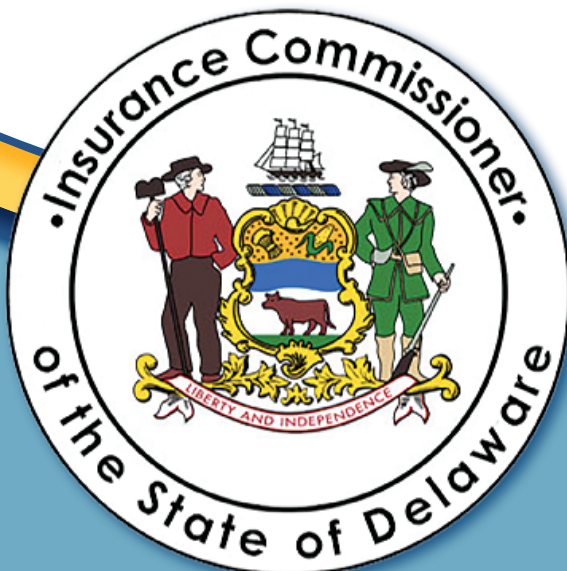
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# Medicare Open Enrollment is Coming & We Want to Help!

Medicare's Open Enrollment Period runs from October 15 through December 7. During this period, you can make changes to your health insurance coverage, including adding, dropping, or changing how you receive your Medicare benefits. Any changes you make will take effect on January 1, 2020. Even if you are happy with your health and drug coverage, the open enrollment period is the perfect time to compare current coverage with other options to be sure better options have not been overlooked.

During the Open Enrollment Period, some of the changes you can make include joining a new Medicare Advantage Plan, joining a new Part D prescription plan, switching from Original Medicare to a Medicare Advantage Plan, and switching from a Medicare Advantage Plan to Original Medicare (with or without a Part D plan).

In reviewing your current Medicare health and drug coverage, you should consider your access to health care providers you want to see, your access to the pharmacies you prefer, your access to the benefits or services you need, and the total costs for insurance premiums, deductibles, and cost-sharing amounts. If you have Original Medicare, read the 2020 Medicare & You handbook or visit [www.medicare.gov](http://www.medicare.gov) to learn about Medicare's benefits for the upcoming year. You should review any increases to Original Medicare premiums, deductibles, and coinsurance charges.

If you have a Medicare Advantage Plan or stand-alone Part D plan, read your plan's Annual Notice of Change (ANOC) and/or Evidence of Coverage (EOC). You should review these notices for any changes in the plan's costs, the plan's benefits and coverage rules, or the list of prescription drugs covered by the plan. It is important to be sure that your prescriptions are covered next year and that your doctors and pharmacies are still in the plan's network. If you are unhappy with any of your plan's changes, you can enroll in a new plan.

If you would like assistance reviewing your current plan and/or comparing 2020 Medicare Part D and Medicare Advantage Plans, the Department of Insurance can help. Our Delaware Medicare Assistance Bureau (DMAB) provides counseling and assistance on questions and problems related to Medicare, Medicaid, Medigap, and Medicare Part D. Consumers can call DMAB at (302) 674-7364 and schedule thirty-minute consultations in our Dover office.

DMAB has also carved out dates and times to schedule appointments to compare 2020 Medicare Part D and Medicare Advantage Plans at the **Department of Insurance Office in Georgetown (28 The Circle, Georgetown)**. Call (302) 674-7364 to schedule an appointment:

October 24, 2019	9:30AM to 3:30PM
October 31, 2019	9:30AM to 3:30PM
November 7, 2019	9:30AM to 3:30PM
November 14, 2019	9:30AM to 3:30PM

Below are the dates available to schedule a thirty-minute appointment to compare 2020 Medicare Part D and Medicare Advantage Plans at **Bear Library (101 Governor's Place, Bear)**. Call (302) 674-7364 to schedule an appointment:

October 24, 2019	9:30AM to 3:30PM
October 31, 2019	9:30AM to 3:30PM
November 7, 2019	9:30AM to 3:30PM
November 14, 2019	9:30AM to 3:30PM

MEDICARE
HEALTH INSURANCE

1-800-MEDICARE (1-800-633-4227)

NAME OF BENEFICIARY  
**JOHN DOE**

MEDICARE CLAIM NUMBER SEX  
**000-00-0000-A** **MALE**

IS ENTITLED TO EFFECTIVE DATE  
**HOSPITAL (PART A)** **01-01-2007**  
**MEDICAL (PART B)** **01-01-2007**

SIGN HERE \_\_\_\_\_

# Delaware Workplace Safety Program



The Department of Insurance coordinates with the Delaware Compensation Rating Bureau to offer in-state employers the Delaware Workplace Safety Program. Employers simply have to have coverage and a worksite to inspect in Delaware. As a participant in the Workplace Safety Program, businesses may earn discounts up to 19% on their workers' compensation insurance premiums by creating and maintaining a safe working environment. How does it work? Employers who have been in business a minimum of 3 years and are paying at least \$3,161 in annual premiums are eligible for a work site safety inspection by a qualified, independent safety inspector contracted by the DOI. Though OSHA standards may be cited, the Delaware Workplace Safety Program is not the same as an OSHA inspection. There are no penalties for failing to qualify. Premiums will not

increase and sanctions by other safety enforcement authorities will not be imposed. The purpose is not to determine compliance with OSHA or any other safety regulations or standards of care; it is simply to determine whether the health and the safety of employees are an important part of the business culture and that hazards are routinely identified and corrected. Conditions considered include, but are not limited to, an effective health and safety program, adequate and effective employee training, identification and elimination of potential hazardous conditions, and three years of workplace injury data. The cost of inspection is paid for by the employer and is based on the number of locations and work sites with the company and the size and complexity of operations. Insurers issuing workers' compensation insurance in Delaware may submit their own workplace safety inspection

procedures for review by the Department of Insurance. If the inspection procedures are at least as rigorous as those employed by the DOI and its independent safety experts, the insurer's inspection may satisfy the inspection requirements. A carrier's inspector's qualifications must be sent to the Department of Insurance and updated biannually. Their procedures must follow the DOI's specifications. Insurance discounts are applied at the renewal date of the workers' compensation policies of the current year. Employers must reapply annually and applications must be received 5 months prior to the policy renewal date to allow adequate time for processing and inspections. If you would like to apply or find out more about the Delaware Workplace Safety Program, visit [insurance.delaware.gov/services/workplacesafetydiscount/](http://insurance.delaware.gov/services/workplacesafetydiscount/) or call the Delaware Department of Insurance's Workplace Safety Division directly at 1-302-674-7377.

**We are here to help!**



Consumer Services Division  
Phone: 302-674-7300  
[insurance.delaware.gov](http://insurance.delaware.gov)



# Sussex County Woman Indicted for Insurance Fraud

Janet Lane, 59, formerly of Ocean View, Delaware was indicted on Monday September 9th, 2019 by a Sussex County Grand Jury for two counts of insurance fraud and one count of identity theft following an investigation by the Delaware Department of Insurance Fraud Prevention Unit.

Ms. Lane had been a passenger in a car that was struck in a motor vehicle accident in July 2015. Ms. Lane sustained injuries from the accident. During the course of the claim process, Ms. Lane submitted a fraudulent wage and salary verification form to her insurance company, CSAA Insurance, utilizing her past employer's information and forged signature. She claimed that she was employed during the time of the July 2015 accident. However, Ms. Lane was not employed at the time of the accident. In addition, Ms. Lane submitted a fraudulent doctor's work note to CSAA Insurance. Based upon the fraudulent documents, Lane received \$15,488 for lost wages she was not entitled to receive from CSAA Insurance.



## Ask The Commissioner

**I have health benefits through my job and I always feel like I'm being caught off guard by their limitations. How can I be sure I have a benefits package that won't leave me with surprises?**

This is a concern I hear expressed over and over again and in many different forms. Sometimes it's that someone received an unexpected bill from an ER visit. Other times it's that someone received a bill for lab work they thought was covered by their insurance.

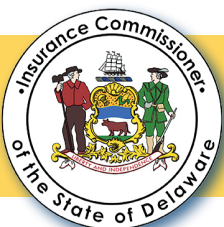
If you want to be sure you are getting the most out of your benefits, read EVERYTHING and ask questions. Make a point to look over every email and letter you receive from your health insurance provider and/or your benefits administrator. Often times we're so overwhelmed by the amount of email correspondence and junk mail we receive everyday, we might ignore important monthly newsletters or notices. Where insurance is concerned, these items can contain important changes, updates, or reminders that can help you utilize your benefits to the fullest.

Another tip is sharing the terms of your insurance coverage with your spouse. If your spouse or children are covered under your plan, it is important that anyone making medical decisions is aware of increased fees at ERs, medical labs, etc. This will help your family avoid using facilities not covered by your benefits or covered at a lesser rate.

Finally, if you believe you are entitled to a benefit that was not covered by your insurance carrier, we may be able to help you. Call our Consumer Services Division at 302-674-7300. If you are a state employee or state pensioner, I encourage you to visit the Statewide Benefits Office website at [de.gov/statewidebenefits](http://de.gov/statewidebenefits). Here you can read about your particular benefits group, learn about new benefits, and compare plans. State employees and pensioners are encouraged to reach out to the Statewide Benefits Office Customer Service Team at 1-800-489-8933 or [benefits@delaware.gov](mailto:benefits@delaware.gov) with any concerns regarding their insurance.



**Trinidad Navarro**  
Delaware Insurance Commissioner



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

**Delaware Department of Insurance**

**Phone: 302- 674-7300 | Fax: 302- 739-6278 | [consumer@delaware.gov](mailto:consumer@delaware.gov)**