

INSURANCE MATTERS

A Newsletter for Delawareans

July 2025



Senior Savings Protection Act

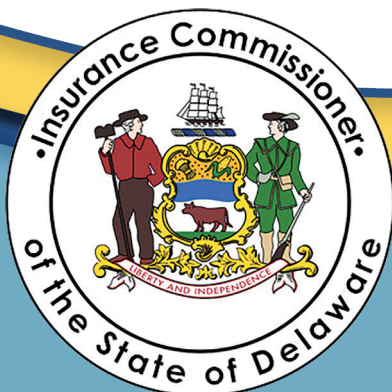
U.S. Senators Lisa Blunt Rochester (D-Del.) and Marsha Blackburn (R-Tenn.) today introduced the Senior Savings Protection Act, which will reauthorize Medicare Improvement for Patients and Providers Act (MIPPA) funding for beneficiary outreach and assistance for 5 years. In Delaware, these services are provided by the Delaware Department of Insurance through our Delaware Medicare Assistance Bureau (DMAB). Our DMAB staff can be reached by phone at 302-674-7364, or via the Internet at [Insurance.delaware.gov/dmab](https://insurance.delaware.gov/dmab).

This bill would ensure MIPPA grants remain available to support education and application assistance for those eligible for, but not currently receiving, valuable services that will lower their health care costs. Through this funding, states offer in-person and face-to-face counseling and education, eligibility screening, benefit explanation, application and enrollment assistance, application submission and promotion of preventive services. MIPPA programs have been critical in helping low-income older adults, people with disabilities, and caregivers save money and get the care they need.

Since 2008, states and tribes have provided outreach and education to more than one million low-income Medicare beneficiaries through funding from the Medicare Improvements for Patients and Providers Act (MIPPA). Many seniors, people with disabilities, families and caregivers need help navigating the Medicare programs and services they are entitled to. This is especially true for lower-income seniors, those in rural areas, and those with limited English proficiency trying to access complex special assistance programs.

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Staying Safe Through Summer

Firework Safety

Each Summer we gather for the Fourth of July, and marvel at fireworks bursting in the sky. But behind the dazzling lights lies a dangerous reality.

Fireworks are explosives — and they can seriously harm or even kill. Burns are the most frequent injury, followed closely by hand injuries caused by premature explosions. The loud blasts can also damage hearing.

Most people aren't trained to handle fireworks safely. Numbers estimate a total number of 8,000 to 9,000 people visit emergency rooms each year due to fireworks-related injuries.

Surprisingly, one of the biggest sources of injury is also one of the most common: sparklers. The metal sparklers burn at around 2,000 degrees Fahrenheit and can cause serious burns if handled improperly. They can also easily ignite dry grass or brush if left unattended, leading to serious fires.

Fireworks don't just threaten people — they can also damage cars, buildings, and even entire forests. Each year, Insurance companies record an estimated \$43 million in direct property damage caused by fireworks.

Auto Safety

Summer can be a time for celebration, with holidays like the Fourth of July who wouldn't want to celebrate — it's America's birthday, after all! For many, that means gathering with friends and family and raising a glass or two in honor of our independence.

But the holiday also brings serious risks, especially when celebration turns into impaired driving. With an estimated 34.3 million people hitting the road each Fourth of July, traffic volume alone increases the danger.

According to Esurance, nearly 40% of highway fatalities between 2007 and 2011 during July 4th weekends were caused by drunk driving. And in 2023 alone, 617 lives were lost in alcohol-related crashes over the holiday.

As we celebrate, let's also remember to make safe choices — and never drive under the influence.

Boating Safety

The American Boating Association calls July "the busiest — and often deadliest — time of the boating season."

This can be because summer holidays like the Fourth of July, Memorial Day, and Labor Day bring a major surge in boating activity. With more boats on the water, the risk of accidents rises significantly. To make matters worse, many people take the helm for the first — and only — time during these holiday weekends, putting inexperienced operators into crowded and unfamiliar waters.

To help prevent tragedies, the U.S. Coast Guard Auxiliary shares key safety tips each year: always wear a life jacket, never operate a boat under the influence of alcohol, and stay alert to nearby watercrafts.

A little caution can go a long way in making sure your celebration stays safe and enjoyable.

Grilling Safety

Grilling may be a beloved summer pastime, but without safety precautions your backyard BBQ can turn into a serious hazard if you're not careful.

Grilling accidents often happen when people leave the grill unattended. Issues like propane leaks or grease buildup can quickly lead to fires or even explosions.

Each year, fire departments respond to nearly 10,000 home fires involving grills, hibachis, or barbecues — resulting in an estimated \$133 million in direct property damage annually.

Beyond flames, smoke, soot, and ash can also cause problems. Smoke and ash can make their way inside your home, especially through AC units and ductwork. This can wreak havoc on your AC systems leading to major repairs.

Taking a few precautions before you light the grill can help keep your summer safe — and your home intact.



DOI Goes to the Fair

The Delaware Department of Insurance had a great time connecting with Delawareans at this year's Delaware State Fair, which ran from July 17–26 in Harrington. Our booth was a busy spot where fairgoers could stop by, ask questions, and get helpful info on all kinds of insurance topics.

People had the chance to chat one-on-one with our friendly and knowledgeable team about things like auto and health insurance, and how to protect themselves as consumers. We especially focused on helping visitors make sense of their policies and showing them where to go for support and answers.

Being part of the fair was a great way for us to continue our mission of educating and supporting Delaware residents. As things wrapped up, we hope everyone left feeling a little more confident about their insurance choices—thanks to the conversations and resources we shared. If you missed us this year, don't worry we'll be back next year. Or if you can't wait that long you can catch us at many more upcoming outreaches. Check our Facebook page to see where we'll be at next. We're here to help!



THE DOI CORNER

A Historic First: A Nuclear-Powered Sub Visits Iceland

We are proud to share a moment of history involving the family of one of our own—Thomas Carlton Hudson, an Insurance Financial Analyst Supervisor at the Delaware Department of Insurance. His son, Thomas David Hudson, was aboard the nuclear-powered submarine USS Newport News, which made a historic port visit to Iceland on July 9th.

This marks the first time a nuclear-powered submarine has ever docked at an Icelandic port—an extraordinary milestone following Iceland's decision in 2023 to welcome U.S. nuclear-powered submarines into its waters. The arrival of the USS Newport News underscores the strong security partnership between the United States and Iceland, and highlights the skill and dedication of the U.S. Navy's submarine force.

"Today's port visit is a pivotal moment, underscoring our unwavering commitment to collective defense and Arctic security," said Adm. Stuart B. Munsch, Commander of U.S. Naval Forces Europe-Africa (NAVEUR/NAF). "Our submarine forces are advanced and vital to ensuring the security of our nations and our Alliance—patrolling the depths and providing a deterrent in an increasingly complex and contested world."

We commend Thomas David Hudson and his fellow service members for their role in this historic achievement.



ASK THE COMMISSIONER

Why Do I Need Life Insurance?

As Commissioner of the Delaware Department of Insurance, I want to emphasize the importance of life insurance for every Delawarean. Life insurance is more than just a policy—it's a vital tool that provides financial security and peace of mind for you and your loved ones.

Life is unpredictable, and having a life insurance policy ensures that your family is protected from the financial burdens that can arise if something unexpected happens to you. Whether it's covering funeral costs, paying off debts like a mortgage or car loan, or supporting your children's education, life insurance helps keep your family's future secure.

Many people delay getting life insurance because they think it's too expensive or unnecessary if they're young and healthy. But the truth is, life insurance can be affordable and is an important investment at any stage of life.

At the Delaware Department of Insurance, we want to make sure you have the right information to make informed decisions about protecting your family's financial wellbeing. I encourage you to explore your life insurance options and speak with a trusted agent or our department if you have questions.

Remember, life insurance is about caring for those you love — making sure they're taken care of no matter what the future holds.



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The consumer comes first.

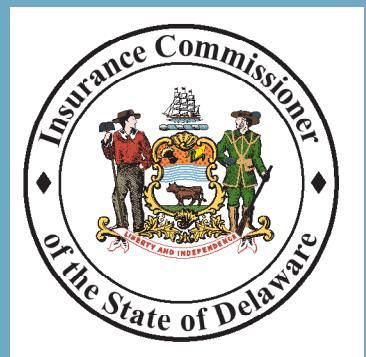
Our office is here to help if you have questions about or problems with your insurance coverage or insurance company.

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

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consumer@delaware.gov



Our Mission

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