

# INSURANCE MATTERS

A Newsletter for Delawareans

September 2025



## What to Know About Medicare Open Enrollment

Medicare's Open Enrollment is the time of year when you can make changes to your Medicare coverage. It runs from October 15 through December 7. Any changes you make will take effect on January 1.

### First, what changes can you make during Medicare's Open Enrollment?

During Open Enrollment, you can make certain changes to your health coverage. This includes adding, dropping, or changing your Medicare Advantage and Part D coverage. You can make as many changes as you want during this period. However, only your last choice will take effect in January. During this time, you might switch to a new Medicare Advantage plan, or you may switch from Medicare Advantage back to Original Medicare. You might also shop around for a different Part D plan to make sure yours is still the best option for you.

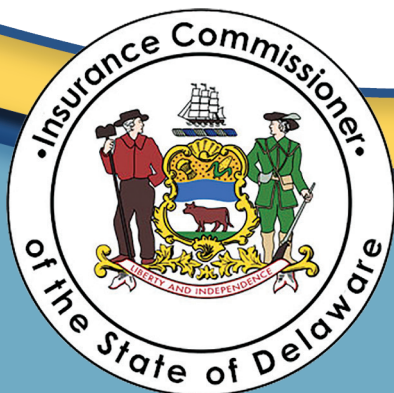
**Note:** Governor Matt Meyer signed into law Senate Bill (SB) 71, on September 3, 2025. SB 71 creates a special enrollment period (SEP) window for persons already enrolled in a Medicare Supplement or "Medigap" policy to switch to another Medigap policy that provides the same or lesser benefits, allowing enrollees to find a plan that better fits their financial circumstances. SB 71 also guarantees the issuance of a Medigap policy to those enrollees who switch from a Medicare Advantage (MA) plan back to original Medicare during either of the Medicare open enrollment periods. SB 71 goes into effect on January 1, 2026. Look out for more information on our website at <http://insurance.delaware.gov/dmag>

Before choosing your 2026 coverage, consider the Medicare health and drug plan options in your area. You may be able to get the same or better coverage at a more affordable price. For example, even if you're happy with your current Medicare Advantage or Part D plan, you should check to see if there's another plan available that offers the same health or drug coverage at a better price.

To find out more about Medicare Open Enrollment continue on to page 2

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# WHAT TO KNOW ABOUT MEDICARE OPEN ENROLLMENT

## Find What is Right for You

If you have a Medicare Advantage plan or a stand-alone Part D plan, read your plan's Annual Notice of Change (ANOC) and Evidence of Coverage (EOC). These notices list any changes to your plan for 2026. Pay close attention to any changes in the plan's costs, benefits, coverage rules, and formulary.

The formulary is the list of drugs your plan covers. Make sure your prescriptions will still be covered next year. Also, check that your providers and pharmacies remain in the plan's network. If you are unhappy with any of your plan's changes, you can switch to a different plan.

## Protect Yourself from Marketing Violations

Medicare has rules about how Medicare Advantage and Part D plans can contact you and market their services. Knowing some of these rules can help you protect yourself from aggressive or misleading plan agents and brokers. Here are a few important rules to keep in mind during Open Enrollment:

- Plans can send you postal mail. However, if you aren't currently enrolled in the company's plan, they cannot call, email, visit your home, or approach you in public to market their plan without your permission.
- Plans are never allowed to suggest they represent or are endorsed by Medicare or any other government agency. They cannot use the Medicare name or logo in their marketing materials.
- If you're interested in enrolling in a plan, an agent must give you a Scope of Appointment (SOA) form. This form outlines the kinds of products that will be discussed during your appointment, so you're not sold things you don't want. The appointment must be scheduled at least 48 hours after agreeing on the SOA.

Before enrolling you in a plan, the representative must explain the plan's effect on your current coverage. They must also go through a checklist to ensure the plan is a good fit for you, based on your current providers being in-network, your medications being covered, and costs being within your preferred range.



## Review Your Current Medicare Health and Drug Coverage

You probably get a lot of mail during Open Enrollment. It's important to know which mailings include information about your current coverage. No matter how you get your Medicare, you should consider:

- Your access to health care providers and pharmacies you want to use
- Your access to benefits and services you need
- The total costs for premiums, deductibles, and cost-sharing amounts

If you still have questions about your Medicare health and drug coverage, visit our website at [insurance.delaware.gov/dmab](https://insurance.delaware.gov/dmab) or call us at 302-674-7364.



# THE DOI CORNER

## The 3rd Annual Remy's Heroes Blood Drive

The Delaware Department of Insurance teamed up with the Blood Bank of Delmarva (BBD) to host the third annual Remy's Heroes blood drive on Thursday, September 25. The event honors 11-year-old Remy, who has been bravely battling lymphoma since 2022. Remy is no stranger to fighting tough battles, he's a two-time cancer survivor and bone marrow transplant recipient, thanks to his little sister Evangeline, who was just 3 years old at the time.

Remy's mom, Jen Welch, is a fellow employee at our department and her colleagues rally together every year to organize the blood drive in his honor.

To show their gratitude for the blood donors who have helped Remy along the way, his family encouraged the community to roll up their sleeves and donate blood during Childhood Cancer Awareness Month. Blood drive coordinator Roberta Jones scheduled 25 appointments for this year's event and even spoke with WBOC News to spread the word.

"Remy experienced nearly a year of remission before relapsing with the same cancer. At that point, we made the decision to pursue the bone marrow transplant process," said Remy's mother, Jen Welch. "Our entire family was tested, and as fate would have it, Remy's then 3-year-old sister, Evangeline (Remy's sister), was found to be a perfect 100% match. The journey was arduous. Remy endured intensive chemotherapy along with full-body radiation—treatments that placed tremendous strain on his little body. He required multiple blood transfusions just to sustain him long enough to be ready for a new immune system.

Meanwhile, Evangeline spent two days in the hospital, bravely connected to surgically implanted apheresis catheters to donate her bone marrow. Because of her gift, Remy was given a second chance at life.

Today, I can proudly say that both of my children are true superheroes. We just recently celebrated Remy's "rebirth"—the special day many bone marrow recipients recognize as the beginning of their new life.. We could not be more grateful for the donors who make stories like ours possible. From the bottom of our hearts, thank you. You are real-life superheroes, too."

Blood donors can give every 56 days, and platelet donors can give twice per month. The Food and Drug Administration (FDA) recently lifted several blood donor eligibility restrictions. To view current eligibility guidelines, visit [delmarvablood.org](http://delmarvablood.org) or call 1-888-8-BLOOD-8.



# ASK THE COMMISSIONER

## How Does Auto Insurance Work?

In Delaware, every vehicle owner is required by law to carry auto insurance. This ensures that if an accident happens, there is protection in place for both you and others on the road. At a minimum, Delaware drivers must have liability insurance, which covers injuries or damages you may cause to someone else, and Personal Injury Protection (PIP), which covers your own medical expenses and lost wages, no matter who is at fault.

While these minimum coverages provide a foundation of protection, many drivers choose to add extra policies such as collision coverage (to pay for repairs to your car after an accident), comprehensive coverage (to protect against theft, fire, or weather damage), and uninsured/underinsured motorist coverage (to protect you if another driver doesn't have enough insurance).

Auto insurance is not just a legal requirement—it's an important financial safeguard for you and your family. The Delaware Department of Insurance is here to help you understand your options and make informed decisions, so you can feel confident every time you get behind the wheel.



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### The consumer comes first.

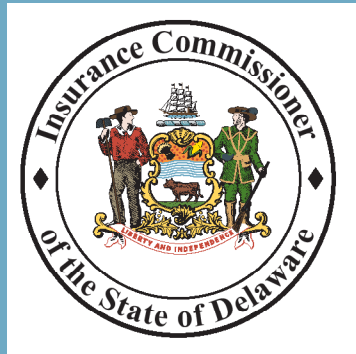
Our office is here to help if you have questions about or problems with your insurance coverage or insurance company.

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**

**Fax: 302-739-6278**

**[consumer@delaware.gov](mailto:consumer@delaware.gov)**



### Our Mission

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