

# INSURANCE MATTERS

A Newsletter for Delawareans

November 2025



## Last Call for Medicare Open Enrollment

Open enrollment is your once-a-year opportunity to review, update, or change your health-care benefits. If you skip it, you may be stuck with a plan that no longer matches your needs or worse, lose coverage altogether. For Delaware residents, this window is critical.

The Delaware Department of Insurance (DOI) reminds you that whether you're selecting new coverage, adding dependents, or adjusting plans, acting now ensures you'll be properly covered for the coming plan year.

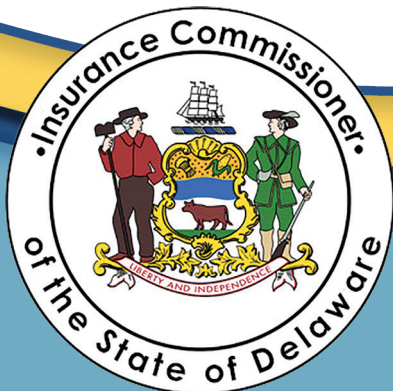
## What happens if you wait too long

- If you don't enroll or change your plan during open enrollment, you're generally locked into your existing plan for the entire year unless you have a qualifying life event (marriage, birth, loss of other coverage, etc).
- You may end up paying more, receiving fewer benefits, or being forced into a plan that doesn't serve your providers or prescriptions.
- Missing the window may mean you're uninsured for part of the year or you must wait until the next year leaving you vulnerable in case of illness or accident.

**Last Call for Open Enrollment  
Continued on page 2**

## In This Issue

- *Last Call for Medicare Open Enrollment*
- *DOI Corner / Stuff the Bus*
- *Ask the Commissioner*



Trinidad Navarro  
Insurance Commissioner  
Delaware Department of Insurance  
1351 West North Street, Suite 101  
Dover, DE 19904

# Medicare **OPEN** ENROLLMENT

## Oct. 15 - Dec. 7



### What different parts of Medicare are available during open enrollment?

All 4 parts of Medicare are available during the Open Enrollment Period.

- **Medicare Part A** - is hospital insurance. It has no premium cost if you've paid payroll taxes for at least 10 years.
- **Medicare Part B** - is medical insurance. It requires you to pay premiums, copays and deductibles, like private insurance companies. The 2025 Part B premium is \$185 or higher, depending on your income.

However, Original Medicare doesn't cover everything. If you need prescription drugs or routine vision, dental or hearing care, you may want to consider additional coverage options.

### Medicare Part C (Medicare Advantage) and Medicare Part D (Prescription Drug Coverage)

Beyond Original Medicare, there is further coverage through Parts C and D:

- **Medicare Part C** - (Medicare Advantage) is offered by private insurers and often combines Parts A, B and D into 1 plan.
- **Medicare Part D** - is prescription drug coverage. There are two types of Medicare Part D coverage: standalone prescription drug coverage and coverage included in a Medicare Advantage plan.

Many Medicare Advantage plans include coverage for prescription drugs and may offer dental, vision and hearing benefits. You may need to pay a monthly premium in addition to the Part B premium, but it might be worth it to you based on your personal healthcare needs.

### What should I consider during Medicare's Open Enrollment?

When shopping for Medicare plans during open enrollment, some coverage details to consider include:

- **Out-of-pocket costs** — premiums, deductibles, copayments and any other payments not covered by Medicare.
- **Prescription drug coverage**—eligibility requirements, medication coverage and costs, generic vs. brand name, etc.
- **Healthcare needs**—any upcoming surgeries or doctor appointments you may have in the coming year.
- **Travel plans**—Original Medicare typically doesn't cover services overseas, so if you plan on traveling out of the country, you might consider buying a supplemental insurance plan that will cover you in case of an emergency.



# THE DOI CORNER

## Delaware Department of Insurance Supports Annual “Stuff the Bus” Food Drive

The Delaware Department of Insurance (DOI) once again demonstrated its commitment to public service and community support by participating in this year’s “Stuff the Bus” Food Drive, an annual statewide effort led by the Delaware Department of Transportation (DelDOT) and the Food Bank of Delaware. The initiative helps ensure that families facing food insecurity have access to nutritious meals, especially during the holiday season when the need is greatest.

Throughout the collection period, DOI staff stepped up in full force. Donation boxes were placed in DOI departments, and employees were encouraged to bring in canned goods, pantry staples, and other non-perishable foods. From hearty soups and pastas to cereals, rice, peanut butter, and canned vegetables, DOI staff helped fill boxes and bags to support Delaware residents.

Every year, thousands of families, including children and seniors, rely on the Food Bank of Delaware. We at DOI are honored to take part in the “Stuff the Bus” food drive. Everyone in our department came together to donate over 1000 non-perishable items.

The Food Bank of Delaware distributes millions of pounds of food every year, and campaigns like “Stuff the Bus” help replenish supplies during critical months. The donations collected will support food pantries, emergency shelters, school programs, and seniors in need.

With rising food costs and increasing demand, community involvement remains vital. The Delaware Department of Insurance is proud to join fellow state agencies, residents, and businesses in supporting this important cause.



# ASK THE COMMISSIONER

## Does how I pay for my insurance affect my premiums?

When you're choosing how to pay for your insurance, it's natural to wonder whether that choice will change your premiums. The short answer is: it can, depending on the insurer's billing practices.

Many insurance companies offer several payment options, monthly, quarterly, or annually. While the base premium for your policy stays the same, insurers may apply administrative or billing fees to certain payment schedules. For example, paying month-to-month might include small installment charges, while paying the full premium upfront often avoids those fees.

These differences aren't about changing the insurance coverage itself; they reflect the cost for the company to process more frequent payments. Over the course of a year, those small charges can add up.

As always, I encourage consumers to review their billing statements carefully and ask their insurer or agent to explain any fees associated with their preferred payment schedule. Understanding these details can help you make the most cost-effective choice for your household.



Trinidad Navarro  
Delaware Insurance Commissioner

Main Office  
1351 W North St  
Suite 101  
Dover, DE 19904

Georgetown Office  
28 The Circle, Suite 1  
Georgetown, DE 19947

Wilmington Office  
Rockwood Office Park  
503 Carr Rd.,  
Suite 303  
Wilmington, DE 19809

## The consumer comes first.

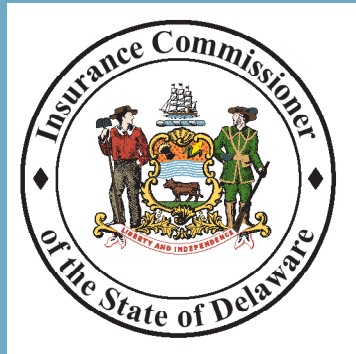
Our office is here to help if you have questions about or problems with your insurance coverage or insurance company.

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.