



Consumer Advocacy and Medicare Update

Ron C. Henderson Deputy Commissioner
Office of Consumer Advocacy

James J. Donelon
Commissioner of Insurance

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Young Insurance Professionals Continuing Education

Date: February 8, 2014
Time: 9:00 a.m.
Location: Lafayette Hilton Hotel
1521 Pinhook Road
Lafayette, LA 70503

Insurance Professionals of Shreveport/Bossier Ethics Seminar

Date: February 13, 2014
Time: 1:00 p.m.
Location: Country Tavern
823 Brook Hollow
Shreveport, LA 71105

Affordable Care Act 101

Date: February 13, 2014
Time: 6:00 p.m.
Location: Scotlandville Branch Library
1900 Church Street
Zachary, LA 70791

Jerusalem Economic Development Corp.

Date: February 15, 2014
Time: 10:00 a.m.
Location: 1228 Arts Street
New Orleans, LA 70117

Affordable Care Act 101

Date: February 27, 2014
Time: 6:00 p.m.
Location: Delmont Gardens Branch Library
3351 Lorraine Street
Baton Rouge, LA 70805

To find out if Consumer Advocacy will be in your area or to request a speaker for your organization or group, call (225) 219-0619 or send an email to

"Shop Your Rates" with Enhanced Online Resources

The Louisiana Department of Insurance has launched an updated version of its online Homeowners and Automobile Insurance Rate Comparison Guides. The new interactive guides feature rate samples from the top insurance carriers in Louisiana in an effort to encourage policyholders to shop for the best policies that meets their needs.

First introduced in December 2012, "[Shop Your Rates](#)" is an online interactive system that allows consumers to compare the automobile and homeowners rates of insurance providers in the state. Users of the online comparison systems can choose between different scenarios, each containing several variables. For the homeowners guide, variables include age and size of home, level of coverage desired and type of construction. Examples for the automobile guide include a range of ages, driving history and number of miles driven annually. After selecting a scenario, consumers can then choose a city to see a sample of available rate quotes.

In response to feedback from consumers, the new comparison tools feature several significant additions including scenarios that more closely resemble the insurance needs of Louisiana homeowners. A few other changes consumers may notice include the addition of rate samples from 16 more cities throughout the state, as well as seven additional rating examples incorporating a greater variety of factors that may influence premiums such as credit scores, claim history and whether a home is fully mitigated.

Policyholders should keep in mind that the scenarios presented in the comparison guides are for illustrative purposes only and are not designed to match any individual's exact circumstances. They are presented to demonstrate the relative differences between insurance companies and also demonstrate the importance of shopping around for the best insurance policy to protect your home or car.

Policyholders should be aware that a company included in the online comparison guides may not be open to writing new policies in a particular area. Also a company not listed in the guides may actually offer the best coverage and service to meet your needs. After reviewing the sample rates provided, consumers should contact their preferred insurance agent or company to receive an official premium quote. Both the automobile and homeowners comparison guides contain links to company websites so that consumers may locate a company's contact information. When shopping for insurance, the LDI recommends that consumers search for a company that is financially sound, has a history of providing good service and charges a fair rate.

The "Shop Your Rates" Homeowners and Automobile Rate Comparison Guides can be accessed by visiting the Consumer section of the LDI's website, www.lldi.la.gov. Along with the interactive systems, consumers can also utilize the companion publications, the "[Homeowners Rate Comparison Guide](#)" and the "[Automobile Rate Comparison Guide](#)." Both guides are now available under on the department's website under the Consumer Publications tab.

If you no longer wish to receive this newsletter please send an email to the following address with "REMOVE FROM CONSUMER ADVOCACY MAILING LIST" in the subject line.

public@ldi.la.gov

LDI Recovers Additional Money for Consumers

In 2013, the Louisiana Department of Insurance (LDI) assisted Louisiana insurance policyholders in recovering more than \$5.3 million in additional insurance claims payments. These payments are on top of the original amounts offered to policyholders by their insurance companies.

To recover these payments, LDI staff worked with insurance companies to resolve consumer complaints. During 2013, a total of 2,831 complaints were filed which is down from 2012 when 3,074 complaints were filed. Of the 2013 complaints, 409 were on life and annuity policies, 704 on health policies and 1,718 on property and casualty policies.

If a consumer believes they are not being adequately compensated for insurance claims as stated in their insurance policies, he or she can contact the LDI toll-free at 1-800-259-5300 and request assistance. A formal complaint can be filed online at www.ldi.la.gov, by clicking on "[File an Insurance Complaint](#)" on the left side of the homepage. A paper form is also available and can be mailed to a consumer by contacting the LDI. Lastly, a consumer can visit the LDI and meet with an insurance specialist, who will help them with the process. Appointments are not required, and LDI has staff members available between 8:00 a.m. and 4:30 p.m. daily.

LDI also has a two-minute video on this topic titled "[How do I: File an Insurance Complaint.](#)" The video can be found on the LDI website by clicking Media/Video center. This video addresses various types of complaints, how to file a complaint, a consumer's rights in filing a complaint and how the department handles complaints. The LDI ensures the insurance policy is followed but does not make a determination of fault or provide legal advice. For additional information on consumer resources provided by the Louisiana Department of Insurance, you can also access the online publication "[How Can We Help You?](#)" from the website at Publications/Consumer Publications.

If consumers have any additional questions about a policy, do not understand their coverage or are not pleased with the resolution of their insurance claim, LDI staff can provide guidance. Questions can involve any insurance matter or claim and do not have to focus on a specific grievance.

Become a SHIIP Volunteer

Do you have a desire to make a difference in your community and provide a positive impact on the lives of others? Are you internet savvy and good with computers? If so, you should consider joining the Louisiana Senior Health Insurance Information Program (SHIIP) Volunteer Team.

SHIIP is part of a national network of programs created to provide Medicare beneficiaries with the objective information they need to better understand Medicare coverage options, rights and benefits. SHIIP is committed to helping beneficiaries make informed decisions regarding their Medicare policy by providing free, confidential and unbiased counseling and assistance. This is achieved through outreach in communities statewide in face-to-face meetings, educational presentations, over the telephone and email correspondence.

The SHIIP Volunteer Team was developed by the Louisiana Department of

Insurance to increase SHIP's capacity to educate and counsel Medicare beneficiaries. As a member of the Volunteer Team, you will have the opportunity to provide:

- Counseling to help Medicare beneficiaries make annual prescription drug plan enrollment period decisions.
- Education for the community about changes to Medicare and health insurance.
- Assistance for beneficiaries who have limited incomes to help them save money on health care costs.

So, if you think you have what it takes to join SHIP's dynamic team of volunteers, a non-paid position, click [here](#).

Stay Connected with the LDI

Keep up with tips and news from the LDI, including newsletters, press releases and videos, by connecting with us through social media.



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