



# Consumer Advocacy and Medicare Update

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Our monthly newsletter addresses consumer insurance topics as well as timely information on issues affecting senior citizens in Louisiana.



**Wholistic Community Health Fair**  
Date: May 3, 2014  
Time: 9:00 a.m.  
Location: 3535 Riley St.,  
Baton Rouge, LA 70805

**Senior Fest 2014**  
Date: May 9, 2014  
Time: 10:00 a.m.  
Location: UNO Lakefront Arena  
6801 Franklin Ave.,  
New Orleans, LA 70122

**Louisiana Health Care Commission Annual Health Care Conference**  
Date: May 20, 2014  
Time: 7:30 a.m.  
Location: Crowne Plaza Hotel  
4728 Constitution Ave.,  
Baton Rouge, LA 70808

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

## Tips For After A Car Accident

According to the National Highway Traffic Safety Administration, more than five million motor vehicle wrecks occur each year. If you were in one of these wrecks would you know what to do next or what information to obtain to file your claim?

The National Association of Insurance Commissioners (NAIC) created a free smart phone app called [WRECKCHECK](#) that walks you through the step-by-step process of creating an accident report. WRECKCHECK allows you to take photos of the scene, record relevant information, and send the report to yourself and your insurance agent. The iPhone app can be downloaded [here](#), and the Android app can be downloaded [here](#). If you do not own a smartphone, you can also print a copy of the checklist [here](#) to store in your vehicle.

WRECKCHECK also provides tips on what to do immediately following an accident:

- Remain calm and assess the scene. Do not get out of your car if it is not safe to do so.
- Call the police and inform them of any injuries. If the police are not dispatched, file an incident report. This may assist you with your claim.
- Be courteous, but do not admit fault.
- Get names and contact information of any witnesses.

After an accident, start the claims process as soon as possible. When you call your insurance company or agent, have the police or incident report on hand as well as your insurance information and a copy of the accident report. Be sure to take down the names and contact information of everyone you speak with including insurance company representatives, claims adjusters, or auto shops.

Talk to your insurance company about whose coverage will pay for damages to the vehicles, for rental car expenses, and medical costs as a result of the accident.

While this is all of critical importance, the most important thing you can do in an automobile accident is be prepared. Knowing your auto insurance policy and exactly what the policy covers is extremely beneficial should you find yourself in this situation. Always keep a copy of your current insurance card in the car with registration and other important documents.

## Medicare Savings Programs Can Help Low-Income Seniors

Do you or someone you know need help paying for Medicare expenses? The [Medicare Savings Program and the Extra Help Program](#) are two programs under Medicare that can help senior citizens pay lower premiums and receive assistance paying for drug costs if they meet certain income and asset guidelines. The Medicare Savings Program is

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administered by the Louisiana Department of Health and Hospitals, and the Extra Help Program is administered by the Social Security Administration.

The Medicare Savings Program helps eligible, low-income beneficiaries pay for Medicare premiums, deductibles and coinsurance. This means the Medicare Savings Program can help lower Medicare costs and reduce the money paid out of pocket.

The Low-Income Subsidy (also referred to as the "Extra Help Program") can help those with limited income and resources pay Medicare prescription drug costs and the monthly Medicare drug plan Part D premium, deductible, and copayments.

To find out if you qualify for these programs, or if you have other Medicare questions, please contact the Louisiana Senior Health Insurance Information Program (SHIIP) at 1-800-259-5300, or Medicaid at 1-888-342-6207. You can also find more information on the Louisiana Department of Insurance's website at [www.ldi.la.gov/shiip](http://www.ldi.la.gov/shiip).

## Are You Covered?

"Am I covered for this?" That's one thought you never want to have after an incident. But unless you're familiar with the ins and outs of your insurance policies, that's exactly what you could be left wondering. The purpose of insurance is to help protect your family and finances from life's surprises. One way to make sure you're covered from future losses is by periodically reviewing and updating your policy to fit your needs.

Below is a quick quiz to test your knowledge of standard homeowners, auto and health insurance policies. After you complete the quiz, scroll down to the end of the newsletter to see the correct answers.

1. Your friend borrows your car to go to the store. Your auto insurance will cover him/her if they are involved in an accident.
  - a) True
  - b) False
2. A tree from your neighbor's yard fell on your house during the storm last night. Whose policy covers the damage?
  - a) Yours
  - b) Your neighbor's
  - c) Neither
3. After a shopping spree at the mall, you put your purchases in your car and go back in to grab lunch. When you return to your car, you notice all your valuables have been stolen. Are you covered?
  - a) Yes
  - b) No
4. Your basement floods. Luckily, you have a separate flood insurance policy. What does it cover?
  - a) Carpet
  - b) Furniture
  - c) Furnace
  - d) All of the above
5. If you rent a car for the weekend, does your existing auto insurance

policy protect you in case of a wreck?

- a) Yes
- b) No

6. Your 18-year-old daughter goes away to college. Is she still covered under your health insurance?

- a) Yes
- b) No

7. You rent an apartment. There is no need to purchase a separate renters insurance policy because your landlord's policy will cover any damages to your personal property.

- a) True
- b) False

8. Your son's belongings are covered under your homeowners insurance policy while he's living in a college dorm.

- a) True
- b) False

-----ANSWERS BELOW-----  
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1. *True. As long as he/she has a license and has your permission to drive the car.*

2. *Yours. Even though the tree was on your neighbor's property, your homeowners insurance policy will cover the damages, not your neighbor's.*

3. *Yes. Theft of personal property is covered under your homeowners or renters policy. Keep in mind that your insurer will probably want proof of loss, so you'll have to come up with a different way to prove what you bought if your receipts were stolen with the merchandise.*

4. *Furnace. Flood insurance covers structural elements and essential equipment in a basement, but not living improvements made down there.*

5. *Yes. Your auto insurance will typically cover a car rental. You should double-check to be sure before denying the coverage offered by the rental company.*

6. *Yes. A provision of the Affordable Care Act requires insurers to let adult children up to age 26 stay on their parents health insurance policy. Since 2010, Louisiana has included this provision in state law.*

7. *False. Your landlord's policy will only protect the building and his property, not your personal property.*

8. *True. This is true while living in a dorm. However, he may need to get his own renters insurance policy if he moves off-campus.*

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