



Consumer Advocacy and Medicare Update

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Office of Consumer Advocacy

James J. Donelon
Commissioner of Insurance

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September 2014



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



CENLA Area Agency on Aging Sponsored Event
Date: Sept. 3, 2014
Time: 2:00 p.m.
Location: Our Lady's Manor
402 Monroe Street,
Alexandria, LA

CENLA Area Agency on Aging Sponsored Event
Date: Sept. 4, 2014
Time: 10:00 a.m.
Location: Avoyelles Council on Aging
232 S. Preston Street,
Marksville, LA

CENLA Area Agency on Aging Sponsored Event
Date: Sept. 8, 2014
Time: 2:00 p.m.
Location: Our Lady's Manor
402 Monroe Street,
Alexandria, LA

CENLA Area Agency on Aging Sponsored Event
Date: September 9,
2014

Calling All High School Students

The Louisiana Department of Insurance (LDI) and Louisiana Automobile Theft and Insurance Fraud Prevention Authority are offering high school students an opportunity to showcase their talents with the launch of a new high school video competition set to take place during the upcoming school semester. The competition, "Protect My Ride: Louisiana," is open to all high school students across the state in an effort to educate teen drivers on the importance of driving safety and auto theft prevention.

High school students are charged with scripting, filming and producing a 30-second video promoting auto theft prevention. Videos can be a public service announcement, music video, animation or any other appropriate style or format. Schools interested in competing must have a school representative register by contacting LATIFPA Director Jeffrey Zewe at 225-342-0189 or jzewe@ldi.la.gov by October 1, 2014.

Video submissions are due by December 15. The winning video will be recognized and featured on the [LDI's website](#) and [YouTube channel](#), and may also be broadcast in the television market of the winning school. For more information, including a complete list of rules and guidelines for the competition, please click [here](#).

Park Smarter

The Louisiana Automobile Theft and Insurance Fraud Prevention Authority (LATIFPA) has launched an educational website on vehicle theft prevention. "Park Smart" aims to raise the awareness of vehicle theft amongst high school students in Louisiana and provide them with the resources they need to avoid becoming a victim of auto theft.

Data from the most recent Uniform Crime Report provided by the Federal Bureau of Investigation (FBI) shows that the number of auto thefts in Louisiana have dropped from 9,113 vehicles stolen in 2011 to 7,881 vehicles stolen in 2012. This represents a 13.5 percent decrease. Over the five-year period from 2007 through 2012, the number of auto thefts in Louisiana has declined by 48 percent. Nationally, auto thefts dropped by 34 percent over the same period.

Visitors to the new interactive site will have a chance to test their skills by taking a quiz on auto theft prevention as well as learn theft prevention tips to deter thieves. To access the site and to learn more about LATIFPA, please visit www.ParkSmartLouisiana.org.

Insurance Tips for New Parents

A new baby touches every facet of a family's life, including their finances. The National Association of Insurance offers the following guidance when it comes to your insurance coverages:

Health Insurance

Time: 2:00 p.m.
Location: Lasalle Parish
Library
3108 N. First Street,
Jena, LA

CENLA Area Agency on
Aging Sponsored Event
Date: September 10,
2014

Time: 10:00 a.m.
Location: Allen Council
on Aging
314 S. Sixth Street,
Oberlin, LA

CENLA Area Agency on
Aging Sponsored Event
Date: September 11,
2014

Time: 2:00 p.m.
Location: 101 McNutt
Street Cheneyville, LA

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- **Understand your coverage options before the baby arrives.** Review coverage options to find out exactly how your health care plan handles the cost of your new baby. Remember to consider costs for prenatal vitamins, prenatal and neo-natal screenings and tests, emergency procedures, delivery and pediatric care.
- **Notify your insurer.** Make sure you are aware of deadlines and requirements to register your newborn with your health insurance company.
- **Evaluate your options.** If both parents have health insurance through their employer, compare policies to see which one best fits the needs of your family. Review the co-pay amounts and different options carefully to see exactly what is covered - and what isn't - for both parents and children.

Life Insurance

- **Plan the contributions of both spouses.** Consider covering both spouses with life insurance, even if one is not employed outside the home. In the event of the stay-at-home parent's death, the insurance policy can help the surviving spouse with the financial necessities of the household.
- **Understand the types of life insurance.**
 - **Whole life insurance** policies build cash value and pay a death benefit, but are more expensive. If you can't afford whole life insurance right now but think you may want it in the future, consider term life insurance with a conversion option that will let you change to a whole life policy for a fee when you are ready.
 - **Term life insurance** offers death benefit protection for a specified time period. For example, term life insurance may be appropriate during your child-rearing years or while paying off a mortgage. Term life premiums increase as you age. Term life is typically less expensive in your younger years than permanent life insurance, which covers you for your entire life and typically has level premiums.
- **Keep your policy current.** Remember to update your policy to include your children as beneficiaries. If your children are under the age of 18, follow the proper procedures to name a trustee who would administer the benefit of the policy until they are adults.

Auto Insurance

- **Check rates before upgrading vehicles.** Auto insurance premiums are linked to vehicle age and type, so if you decide to get a larger vehicle (i.e. a minivan or SUV) to transport your family, it could affect your premiums.
- **Plan for carpools.** Consider increasing your liability insurance in case of an accident when transporting other kids.

Homeowners Insurance

- **Notify your insurer of major additions.** Alert your insurance company when making any major home improvements to prevent being underinsured.
- **Protect the backyard.** If you install backyard items such as a swing set, trampoline or swimming pool, be sure to inform your insurer. Also, you might want to consider increasing your liability coverage to protect you in the event someone is injured on your property.

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