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A message from the Insurance Commissioner...

Making sure Pennsylvania families are aware of all the benefits available to them under the Affordable Care Act is an important part of our consumer education and outreach efforts at the Insurance Department. Preventive services are a key part of monitoring your wellness and preventing diseases, and many of these services are available at no cost to consumers under the Affordable Care Act.



My department joined with two other agencies in the Wolf Administration to remind parents that immunizations, which are necessary to attend school, are free under virtually all insurance plans.

which is good for consumers and insurers alike.

This is a change since the implementation of the ACA, and many families may still not be aware. As partners in helping Pennsylvanians be healthier, I encourage insurers to inform your policyholders about these benefits. The relatively small cost of preventive services such as immunizations, compared to the cost of treating illnesses, should help contain health care costs,

Auto insurance is mandatory in Pennsylvania, but understanding how the insurance works and figuring out the best coverage is not an easy task for many people. That is why we now have available an auto insurance guide on our website. This guide is intended to help drivers better understand how to use their car insurance and what coverage they need to be properly protected.

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A message from the Insurance Commissioner...

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Governor Wolf's Government that Works initiative includes reducing costs where possible, and the Insurance Department is helping make this happen by moving to new, lower cost investment managers for significant portions of two important

funds. Making these moves for the Underground Storage Tank Indemnification Fund and Workers Compensation Security Fund will help make more of the money invested in these important programs available for their intended purposes, protecting our environment and injured workers.

Thank you,

Teresa Miller
Insurance Commissioner

Commissioner Miller takes part in Department of Health's "Don't Wait. Vaccinate." campaign

Back to school time can be expensive for parents who have to buy school supplies, clothes, and other essentials. But, as Commissioner Miller emphasized at a joint news conference with the secretaries from the Departments of Health and Education, one expense that most parents don't need to worry about is required back-to-school immunizations.

As part of the Department of Health's "Don't Wait. Vaccinate." program, Commissioner Miller reminded parents that required vaccinations are to be provided without cost, which means no co-pay or co-insurance even if the yearly deductible hasn't been met, under almost all insurance plans. That's because the vaccines are considered preventive services under the Affordable Care Act, and must be given at no cost.

"Parents do need to make sure they see a primary care doctor or pediatrician who is in their health insurer's network, though, because there can be a cost if an out-of-network provider is used," Commissioner Miller said, speaking at a Health Department clinic in Dauphin County. "But by using an in-network provider, parents can get their children these important shots and not pay a penny."

Children in grades K-12 need

the following immunizations in order to attend school: tetanus, diphtheria, polio, MMR (measles, mumps, rubella), hepatitis B, and chickenpox. Children entering the seventh grade also need additional immunizations of meningococcal conjugate vaccine (MCV) and tetanus, diphtheria, acellular pertussis (Tdap).

Commissioner Miller also urged insurers to educate their policyholders about the free preventive services now available

under the Affordable Care Act. She said this not only helps keep people healthier, it should save insurers money in the long run.

"The old saying 'An ounce of prevention is worth a pound of cure', can apply to health care dollars. Spending a little money to prevent an illness can save a lot of money later," Commissioner Miller said.

For more information on immunizations, visit www.dontwaitvaccinate.pa.gov.



Commissioner Miller addresses the audience at a Department of Health clinic alongside Dr. Karen Murphy, Secretary of Health, and Pedro Rivera, Secretary of Education. Vaccinations are an important part of maintaining children's health, and required immunizations are available without cost-sharing under the Affordable Care Act.

Tracie Gray Appointed Special Assistant

Commissioner Miller recently announced the appointment of Tracie Gray as Special Assistant for Health Insurance Innovation to continue development and implementation of the Health Innovation Pennsylvania plan. This initiative, created by Governor Wolf, brings together the departments of Health, Human Services, and Insurance to achieve better health, better care, and smarter spending.

The Insurance Department is focusing on increasing price and quality transparency of health insurance and health care services.

Ms. Gray brings extensive experience in the health insurance field to this position. She most recently served in Pennsylvania's CHIP program, as Chief of Quality Assurance and then as Acting Executive Director. At CHIP, she worked with the insurers that provide high quality health insurance coverage to more than 160,000 Pennsylvania children enrolled in the program.

Before this she worked for a decade in the Department of Human Services as a Policy Research and Evaluation Consultant and a Program Specialist in the area of contract management and quality assurance and handling Medicaid insurance issues in the area of third party liability, a federally-mandated cost containment program designed to identify the use of and recovery from third-party payers.

Ms. Gray also has experience with non-profit organizations.

"I am very pleased to have someone with Tracie's skills, dedication, and experience to work on this important project, to fulfill Gov. Wolf's goal of improving health care for all Pennsylvanians," Commissioner Miller said on making the appointment.

Tracie holds a Bachelor of Science degree in human services from Lyndon State College, and is a 2012 graduate of the PA Department of Human Services Leadership Development Institute.



Special Assistant for Health Insurance Innovation Tracie Gray joined the staff at the Pennsylvania Insurance Department in July.

GO-TIME Savings

Last year, Governor Wolf began the GO-TIME initiative to save money and increase efficiency in government. The Insurance Department has been doing its part to reduce waste and maximize efficiency around its day-to-day operations. As part of this, Commissioner Miller recently announced changes in investment managers for two funds that will save \$2.7 million over five years.

Current fund managers already working with the Underground Storage Tank Indemnification Fund (USTIF) and the Workers Compensation Security Fund (WCSF) will assume management of \$95.4 million invested in these funds. This change in investment managers will result in significantly lower management fees. The fees charged for managing these investments will drop from .7791% to .1849%, saving Pennsylvanians about \$560,000 annually.

Commissioner Miller said this move furthers Gov. Wolf's commitment to government that works by ensuring Commonwealth funds are invested to produce the maximum return possible with the lowest cost, while making sure the funds are available to provide the services for which they are needed.

The USTIF, funded by fees assessed to owners, operators, and installers of underground storage tanks, pays for corrective actions to clean up any soils or groundwater affected by spills or leaks from these tanks. The WCSF, funded by assessments on insurance companies, pays workers' compensation claims should an insurer go into liquidation, providing a safety net for injured workers. For more information on the funds, visit www.insurance.pa.gov.

Insurance Department proposes change to Long-Term Care Partnership policies

The issue of rising long-term care insurance premiums has been a great concern to Commissioner Miller and consumers around the state. To offer consumers another option to hold down premiums, Commissioner Miller is proposing to reduce the required annual inflation protection for long-term care partnership (LTCP) insurance policies sold in Pennsylvania.

The proposed change was published in the Pennsylvania Bulletin July 30th, and the public comment period on the proposal closed at the end of this month. The commissioner will consider comments received as she makes a final decision.

The proposal would reduce the required annual inflation rate on LTCP policies sold in Pennsylvania from being equal to the Consumer Price Index (CPI) or 3 percent, to the CPI or 1 percent. This will help ensure consumers have more affordable LTCP options by helping hold down premiums, while still providing meaningful coverage. This inflation protection would continue to be in compliance with federal law.

An LTCP policy provides a consumer with the option of long-term care coverage while still being able to preserve some of their assets and have the safety net of Medical Assistance in the event

they use all of their LTC insurance benefits.

Commissioner Miller is pursuing the goal of more flexibility in long-term care insurance products as a way of making them more affordable for consumers in Pennsylvania and nationally as current chair of the National Association of Insurance Commissioners' Long-Term Care Innovation Subgroup.

In her work with this subgroup and discussions with insurers and insurance agents over the last several months, she has heard that lower inflation protections on policies are one way to contain rising premiums.

Insurance Department releases new consumer guide to Auto Insurance

Helping consumers be better informed so they can make the best choice to meet their insurance needs is the primary goal of Commissioner Miller's on-going education and outreach initiative. That initiative continued with the creation of a new auto insurance guide, which is now available on the department's website.

The new auto guide provides comprehensive information on what to consider when shopping and how to use auto insurance, including what is required for auto policies in Pennsylvania and what is optional but could provide extra security to consumers. The guide also defines terms consumers will hear when they buy auto coverage, many of which may be confusing for first-time or even returning shoppers. Consumers can also find information about how rates are determined, get tips on shopping for auto coverage, and learn about any discounts that may be available.

Specific information for teen

drivers and mature drivers is highlighted as well.

The auto guide also offers a synopsis of what to do in the case of a crash. This section has tips on filing an auto insurance claim and things to know about repair work, such as reminding consumers that they can choose any repair shop they want to have this work done.

The auto guide can be found at www.insurance.pa.gov by clicking on the Auto icon under Insurance Coverage Resources.

The auto guide joins a similar guide on shopping for health insurance and videos offering tips on shopping for and using health insurance. These are available at www.insurance.pa.gov, by clicking on the Health icon under Insurance Coverage Resources. Additional consumer guides are planned for the coming months. If you would like printed copies of this guide for consumers, you can contact the department at ra-in-insights@pa.gov for information on ordering.



Click the picture above to access the department's new guide to auto insurance.

Insurance Department on the Road

For Consumer Groups & the Public

- **9/1/2016, 9 a.m. - 3 p.m. - National Preparedness Month Kick-Off with the Pennsylvania Emergency Management Agency - Capitol Building, East Wing Rotunda, Harrisburg, PA.**
- **9/2/2016, 7 p.m. - Harrisburg Senators Baseball Game, First National Bank Park, City Island, Harrisburg, PA.**
- **9/8/2016, 11 a.m. - 12 p.m. - The Do's and Dont's of Annuities with AARP - Foxdale Retirement Village, 500 East Marylyn Avenue, State College, PA.**
- **9/15/2016, 11 a.m. - 2 p.m. - State Representative Parke Wentling's Senior Expo - 1001 East Main Street, Girard, PA.**
- **9/16/2016, 12 p.m. - Webinar to Help Homeowners/Renters on Flood and Renters Insurance with the Housing Alliance of PA.**
- **9/23/2016, 10 a.m. - 2 p.m. - State Representative Thomas Murt's Senior Expo - 625 Red Lion Road, Huntingdon Valley, PA.**
- **9/27/2016, 7:30 a.m. - 4:30 p.m. - Recovery Works Summit, Sheraton Harrisburg-Hershey Hotel, 4650 Lindle Road, Harrisburg, PA.**

Recent Press Releases

- August 29, 2016 - GO-TIME: Insurance Department Changes in Investment Managers Will Save \$2.7M Over Five Years
- August 17, 2016 - "Don't Wait. Vaccinate." Campaign Reminds Parents to Update Children's Vaccines before School Starts
- August 15, 2016 - Insurance Commissioner Urges Consumers to Make Informed Decisions When Selecting Medicare Coverage
- July 27, 2016 - Insurance Commissioner Holds Public Informational Hearing on Health Insurance Rate Requests
- July 7, 2016 - Insurance Commissioner Advises Consumers to be Wary of Limited Benefit Plans, Exercise Caution When Shopping
- July 1, 2016 - Insurance Commissioner Announces Public Hearing On Proposed Rate Increases for Individual Health Plans
- June 24, 2016 - Insurance Commissioner Conveys Importance of Mental Health and Substance Use Disorder Coverage
- June 14, 2016 - Insurance Commissioner Named to Congressional Budget Office Panel of Health Care Advisers
- June 9, 2016 - Insurance Commissioner Offers Tips to Homeowners on Severe Weather Preparation
- June 6, 2016 - Insurance Commissioner Touts Wolf Administration Work to Help Homeowners Save Money on Flood Insurance
- May 25, 2016 - Pennsylvania Remains Competitive As Review Process Begins for Health Plans in 2017