



PA INSURANCE INSIGHTS

The Pennsylvania Insurance Department Newsletter

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A message from the Insurance Commissioner...

Consumers and insurance professionals continue to express concern about the future of health insurance with the change of administration in Washington, as the open enrollment period for the Affordable Care Act continues.

I am advising consumers looking for individual health plans to shop on the federal exchange, www.Healthcare.gov, and if they are not eligible for subsidies to also look at off exchange plans sold directly from agents or companies. In some parts of Pennsylvania, off exchange plans may be less costly than those on exchange if the consumer is not eligible for subsidies, which are available only on plans sold through healthcare.gov.

My advice remains that consumers should get health insurance under the law as it now exists. Getting coverage now is the best way for consumers to protect themselves and their families for any changes to come.

To further help consumers shop and compare plans available in their area, we partnered with



Consumers' Checkbook, a consumer group, to make a new website available in Pennsylvania, at <https://pa.checkbookhealth.org>.

This time of year is when family and friends pay visits to each other's homes, which are often brightly decorated. Celebrating the holidays brings with it many happy occasions, but homeowners and party hosts need to be aware of potential dangers this time of year

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INSURANCE DEPARTMENT

A message from the Insurance Commissioner...

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Along with Fire Commissioner Tim Solobay, I participated in a news conference to alert homeowners of the importance of being a responsible host when it comes to serving alcohol, making sure homeowners' or renters' insurance is sufficient to cover any expensive gifts, and to be careful to minimize fire danger from circuits overloaded with holiday lights, candles, and dry

Christmas trees.

My department along with Labor and Industry recently announced good news for Pennsylvania businesses. A national study shows our state has improved nine places in terms of workers compensation insurance costs. Lowering this cost of doing business helps fulfill another of Governor Wolf's priorities, that of creating jobs that pay.

On behalf of all of us at

the Pennsylvania Insurance Department, I hope that you have a safe and happy holiday season. We look forward to working with you in the new year.

Thank you,

Teresa Miller
Insurance Commissioner

Commissioner Miller and State Fire Commissioner Remind Consumers to Be Safe Over Holidays

This time of year, many people decorate their homes and host parties with family and friends to celebrate the holidays. It's a festive time and Commissioner Miller recently joined State Fire Commissioner Tim Solobay at an event held at Harrisburg Area Community College (HACC) to offer recommendations to keep these celebrations safe.

Commissioner Miller discussed the importance of understanding social host liability when alcohol is served at parties. She noted that if a guest is impaired by alcohol and has an auto accident or other incident after leaving a party, the host can be held liable. Homeowners' insurance may cover some of this liability, but the commissioner recommended actions to prevent problems. These include stopping the serving of alcohol toward the end of the party, and switching to coffee, tea, or soft drinks, and arranging for a ride home or offering for a guest to stay at your home if anyone appears to have had too much to drink or seems too tired to drive.

The commissioner also noted that homeowners' insurance usually covers personal belongings at a certain percentage of the

home's value. However, specialty items such as jewelry, furs, and firearms' collections often have their own special and lower limit of coverage. She advised consumers expecting to receive special or valuable gifts to check with their insurance professional to make sure they have proper coverage. She also recommended not leaving expensive, unwrapped gifts visible through windows, and not posting vacation pictures on social media until after you return home.

Fire Commissioner Solobay reminded consumers about the potential fire danger of overloading circuits or power strips and of lit candles. He also urged people who have live Christmas trees to keep them properly watered and demonstrated just how quickly a dry tree can burn, potentially resulting in devastating damage and injury.

To watch highlights from the event, including the tree burning, [click here](#).



Commissioner Miller and State Fire Commissioner Tim Solobay advise consumers on holiday safety with the help of some special guests.

Commissioner Miller Encourages Enrollment in ACA Plans

Following the results of this year's presidential election, there's been uncertainty and speculation surrounding the future of the Affordable Care Act. Despite the health care law's uncertain future, Commissioner Miller is still strongly encouraging Pennsylvania consumers to enroll in coverage for 2017.

"While newly elected officials in Washington have stated they may repeal the Affordable Care Act in the future, there is currently no plan in place to alter our existing health care system," said Commissioner Miller. "Though potential changes may be coming, enrolling now will help ensure the health of you and your family is protected in the short and long term."

Consumers can continue enrolling in coverage for 2017 through January 31, 2017. Plans may be purchased on the federal marketplace at www.Healthcare.gov or directly through an insurance company. If a consumer is not eligible for subsidies, off-marketplace plans may be less

expensive than coverage available through the marketplace; however, subsidies are only available for plans purchased through the federal marketplace. Nearly 80 percent of Pennsylvanians who shop on the marketplace qualify for subsidies, so be sure to explore this option before looking off marketplace.

Consumers should be careful if they are purchasing an off-marketplace plan directly from an insurance company. These plans may not be ACA-compliant and could lead to a tax penalty.

Although the deadline for coverage effective January 1, 2017 has passed, help is still available for consumers shopping throughout the rest of open enrollment. In-person assistance can be found with licensed agents and navigators. For more information and to find assistance in your area, [click here](#).

For more information on health insurance and what to consider when shopping for a plan during open enrollment, [click here](#).

Consumers' Checkbook

Since taking office in January 2015, Commissioner Miller has worked to expand the resources made available by the Pennsylvania Insurance Department that can help consumers make informed decisions when shopping for insurance plans.

Commissioner Miller recently announced a partnership with Consumers' Checkbook to create a website that helps consumers looking for health insurance on and off the federal exchange. The website, available at <https://pa.checkbookhealth.org> allows consumers to compare plans available in their area based on the following factors:

- Estimate of average monthly and yearly total costs, which includes premiums and other out-of-pocket costs like deductibles;
- Cost of plan in a high-used year;
- Overall quality of plan;
- Doctor & prescription drug availability.

Because the website includes on and off-exchange plans, it can be particularly useful for consumers who are ineligible for subsidies to reduce monthly costs. Off-exchange plans listed on the plan comparison tool are Affordable Care Act-compliant.

"Choosing the best plan for you and your family is extremely important, and this website makes it easy to understand the costs and details of plans before making a selection," said Commissioner Miller.

Click the picture to the left to view and use the health care plan comparison tool.



Available Health Plans: 16 plans found.

Filter results

Metal Level

Bronze

Silver

Gold

Platinum

Catastrophic

Plan Type

EPO

HMO

PPO

Plan

Click plan name for **DETAILS** or to **ENROLL**
Click checkboxes to compare

	Total Yearly Cost Estimate <small>(Estimated average total for people like you including premium and out-of-pocket)</small>	Cost in a Bad Year <small>(Estimated total for people like you in a high health care year -- 1% chance)</small>
<p>Keystone HMO Bronze</p> <p><small>33871PA0040023-00 (Off-Exchange)</small></p> <p>Keystone Health - HMO - <input checked="" type="radio"/> Bronze</p> <p>Monthly Premium: \$199.00</p> <p>Deductible: \$6,850</p> <p>YOUR DRUGS: 0 out of 1 is in-plan (See List)</p>	\$3,338	\$9,538
<p>Keystone HMO Silver Proactive Value</p> <p><small>33871PA0040026-00 (Off-Exchange)</small></p> <p>Keystone Health - HMO - <input type="radio"/> Silver</p> <p>Monthly Premium: \$258.28</p> <p>Deductible: Medical: \$1,500 / Drug: \$0</p> <p>YOUR DRUGS: 0 out of 1 is in-plan (See List)</p>	\$3,699	\$10,249

The Pennsylvania Insurance Department and Consumers' Checkbook partnered to make a plan comparison tool, seen above, that allows consumers to compare options available both on and off the federal health insurance exchange. Click the picture to be taken to the plan comparison tool.

Commissioner Miller Addresses Temple University Students

Attracting high quality employees to the Insurance Department, to maintain a high level of consumer service and protection, is a priority for Commissioner Miller. She used a recent speaking engagement at Temple University to talk about employment opportunities at the department and how these jobs offer a chance to make a real difference in people's lives.

Speaking as part of a series called Prominent Women in Risk Management, Commissioner Miller addressed several hundred Temple students on the various careers within the Insurance Department, and stressed that most of these jobs are about people much more than numbers.

Adding that the chance to help people is what attracted her to the insurance arena, she noted several different job categories at the department that might be of interest to the Temple students. These include investigators and market conduct examiners, who make sure companies and producers are abiding by the laws and regulations of Pennsylvania when doing business. Financial analysts review

the performance of companies to make sure they are solvent and will be able to pay customers' claims. Actuaries review rates to see that premiums are fair for consumers. The department's Consumer Services Bureau employees deal directly with the public and help them with problems that come up as they use their insurance.

These and other positions at the Insurance Department offer the opportunity for professionals to use their particular education and skills while making a positive impact on peoples' lives.

Commissioner Miller urged anyone with an interest in helping maintain a vibrant and competitive market, and making sure Pennsylvanians get their money's worth for their insurance, to consider a career at the Insurance Department. Anyone interested can contact Penny Callihan with the Pennsylvania Insurance Department's human resources office at pcallihan@pa.gov for information on positions available and how to apply.



Commissioner Miller addresses students at Temple University as part of the school's Prominent Women in Risk Management series.

Pennsylvania Improves Ranking in National Workers' Compensation Survey

Supporting Governor Wolf's commitment to help create jobs that pay, Commissioner Miller and Labor and Industry Secretary Kathy Manderino reported that a national survey found Pennsylvania's ranking among states has improved significantly since 2014 in the cost of workers' compensation insurance.

The study by the Oregon Department of Consumer and Business Services shows Pennsylvania dropped from 17th highest to 26th highest among the

50 states and District of Columbia in this business cost. Governor Wolf said this is good news for companies looking to create jobs in Pennsylvania.

Commissioner Miller credited the state's competitive insurance market that has approximately 325 insurers writing workers' compensation coverage in the state for helping lower this cost, noting that competition is almost always good for consumers, and the consumers in this case are Pennsylvania businesses.

Secretary Manderino also noted that many businesses have workplace safety committees, which bring management and labor together to improve safety and entitle these businesses to a five percent reduction in their workers' compensation costs.

Both Commissioner Miller and Secretary Manderino noted that these savings were achieved with no reduction in benefits for injured workers.

Commissioner Miller Speaks at Banking & Securities' Financial Protection Event

As part of Governor Wolf's Consumer Financial Protection Initiative, Commissioner Miller joined a news conference with Department of Banking and Securities Secretary Robin Weissman and Department of Revenue Secretary Eileen McNulty in order to highlight efforts designed to protect Pennsylvanians from being scammed out of their money.

Commissioner Miller discussed Insurance Department work to better inform consumers, especially those at or near retirement age, about annuities, which are often bought as part of a retirement financial plan.

The commissioner highlighted the new Do's and Don'ts of Annuities brochure, released earlier this year, as a way to provide individuals with an overview of annuities, and some questions to ask when considering whether to buy one of these products.

Secretary Weissman and Commissioner Miller also noted their

participation in a video titled "When I'm 65", which focuses on elder financial abuse. The Insurance Department also is working with AARP throughout Pennsylvania to spread information about annuities.

For more information about annuities and to view the

department's Do's and Don'ts of Annuities brochure, click here.

For more information about the Department of Banking and Securities' consumer financial protection initiatives, visit their website at www.dobs.pa.gov.



Commissioner Miller speaks on annuities alongside Department of Banking and Securities Secretary Robin Weissman and Department of Revenue Secretary Eileen McNulty.

Recent Press Releases

December 16, 2016 - Insurance Commissioner Advises Consumers of Open Enrollment Deadline Extension

December 16, 2016 - Insurance Commissioner Urges Pennsylvanians to Plan Ahead for Winter Storms

December 14, 2016 - Wolf Administration Offers Tips on Home Holiday Safety

December 13, 2016 - Insurance Commissioner Encourages Health Insurance Enrollment Before December 15 Deadline

December 6, 2016 - Insurance Commissioner Announces Website to Assist Pennsylvanians Shopping for Health Insurance

December 5, 2016 - GO-TIME: Insurance Department Finds MCare Savings

December 1, 2016 - Year in Review: Insurance Department Continues Consumer Protection and Education Initiatives

November 30, 2016 - Pennsylvania Improves Ranking in National Study of State Workers' Compensation Insurance Costs

November 22, 2016 - Insurance Commissioner Encourages Enrollment in 2017 Affordable Care Act Health Insurance Plans

November 14, 2016 - Insurance Commissioner Discusses Benefits of Private Flood Insurance

November 2, 2016 - Insurance Department to Provide Information on Filing Flood Insurance Claims, Avoiding Home Repair Scams