



# PA INSURANCE INSIGHTS

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## In this Issue

<b>Commissioner's Greeting</b>	<b>1-2</b>
<b>Navigator Registration</b>	<b>2</b>
<b>Open Enrollment Outreach</b>	<b>2</b>
<b>Renters Insurance</b>	<b>3</b>
<b>FACI Appointment</b>	<b>3</b>
<b>Flu Shot Coverage</b>	<b>3</b>
<b>Recent Press Releases</b>	<b>3</b>

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## A message from the Insurance Commissioner...

Open enrollment for health insurance under the Affordable Care Act is in full swing. While there have been changes in Pennsylvania's market, I believe consumers continue to have options for good coverage at reasonable prices.

In appearances on talk radio in the Harrisburg area and at a news conference in the Lehigh Valley, I delivered the message that consumers should shop around for the best deal. However, in the calls and emails that came to the radio show, it was apparent to me many consumers still have significant concerns about their health insurance. I hope and ask all of you involved in the industry to do your part to educate and inform consumers on this important topic.

One group that plays a vital role in helping individuals understand health insurance is navigators. I have an important message for navigators in this newsletter about information you will need to file in the coming weeks to register with the Insurance Department to comply with Pennsylvania's new law.

November's chillier days re-



mind us all that flu season will be here soon. Earlier this month, I issued a consumer alert reminding everyone that all insurance plans established in 2010 or later must cover flu shots, as well as a number of other preventive care vaccines, at no cost to consumers.

As part of our continuing outreach to young adults, I issued a consumer alert to protect belongings in an apartment with renters insurance. This is timely as many young people will soon head home from college for semester break.

*(continued on page 2)*

## A message from the Insurance Commissioner...

*(continued from page 1)*

Governor Wolf has made consumer protection his top priority for the Insurance Department, and I am honored to have been appointed to the Federal Advisory Committee on Insurance of the U.S. Treasury Department. I hope to use this appointment to bring the view of Pennsylvania consumers to address issues that cross state and even national

boundaries, and I look forward to gaining new information that can help our Pennsylvania consumers and companies.

Thank you,

Teresa Miller  
Insurance Commissioner

## Commissioner Discusses Open Enrollment in Allentown

On November 16, Commissioner Miller visited the Neighborhood Health Centers of the Lehigh Valley in Allentown to speak with consumers about the open enrollment period for health insurance and to remind them of the importance of exploring options when shopping for coverage.

Speaking alongside representatives from the health center and the Pennsylvania Health Access Network, Commissioner Miller heard stories from consumers who have obtained coverage through the federal health insurance marketplace. Two of these consumers are experiencing changes to their plans for 2016, so they are in the process of selecting a new plan. Both consumers said that while shopping,

they have been able to find less expensive coverage options.

Commissioner Miller praised these consumers as well as PHAN and the NHCLV who help many consumers navigate purchasing health insurance and reminded all consumers to consider all options before selecting a plan.

"I strongly recommend exploring all options available to ensure that you are getting the best plan for your needs and your money," said Commissioner Miller.

Open enrollment continues through January 31. In order to have coverage that begins on January 1, consumers must select a plan by December 15. For more information, visit [HealthCare.gov](http://HealthCare.gov).

## Navigator Registration

On June 19, 2015, Governor Wolf signed Act 7 into law. Act 7 is also known as the Navigator and Exchange Assister Accessibility and Regulation Act. This Act requires all Navigators and Exchange Assistants to be registered after February 15, 2016. Registration for Navigators and Exchange Assistants begins on December 15th. To be registered by February 15, 2016, the department recommends submitting all registration materials by January 15, 2016. For more information on navigator registration or to find a navigator in your area, visit [www.insurance.pa.gov](http://www.insurance.pa.gov) and click the Navigators link under the Licensees tab, or click here if viewing this newsletter digitally.

Navigators and Exchange Assistants receive training in 14 online courses administered by the Centers for Medicare and Medicaid Services (CMS). To pass these courses and become a certified Navigator or Exchange Assister, individuals must score at least an 80 percent. Navigators and Exchange Assistants are able to help consumers, small businesses, and their employees as they look for health coverage options through the Marketplace, including completing eligibility and enrollment forms. These individuals and organizations are required to be unbiased and their services are free to consumers.

*Left: Commissioner Miller speaks at the Neighborhood Health Centers of the Lehigh Valley in Allentown, PA. The event allowed the commissioner to hear stories from local consumers about their experiences shopping for and obtaining health insurance through the federal marketplace.*



## Miller Urges Renters to Consider Renters Insurance

As the holiday season approaches, many people are planning to travel to visit family and friends. What some people are not planning to do, but should do, is insure their possessions if they rent.

Commissioner Miller issued a consumer alert, urging renters to consider this inexpensive coverage for their belongings. The number of renters has increased over the past decade, with 40 percent being 35 or younger. Many of these are college students who may be heading home for winter break and be away from their apartment for weeks.

Students who live in on-campus housing are often covered by their parents' homeowners in-

surance. But once they move off campus, most students will not be covered without renters insurance. Another thing to keep in mind is most renters policies do not cover the possessions of everyone who lives in the apartment, just the person named on the policy. So, don't assume your roommate's policy covers your stuff. It probably doesn't.

While expenses pile up, especially for college students and young adults just starting jobs, Commissioner Miller noted renters insurance is a good value for the cost. Most policies range from \$15 to \$30 a month.

## Commissioner Alerts Consumers of Flu Shot Coverage

Winter is just around the corner, and so is flu season. Commissioner Miller issued a consumer alert earlier this month reminding individuals that in most cases, flu shots are covered at no cost to consumers if the shots are given by in-network providers. Some insurers have created "flu shot networks" among pharmacies, so consumers should check with their insurer to see whether the pharmacy where they are considering getting a flu

shot is in the insurer's network.

Federal law requires all health insurance plans established after 2010 to provide flu shots as a preventive service, at no cost to the consumer. A number of other preventive care vaccines are included in this no cost coverage as well.

Commissioner Miller wants everyone to consider the value of getting flu shots and other preventive vaccines, without worrying about any potential cost.

## FACI Appointment

The U.S. Department of the Treasury appointed Commissioner Miller along with 11 other individuals to serve as members of the Federal Advisory Committee on Insurance, part of the department's Federal Insurance Office.

Commissioner Miller said this appointment will give her the opportunity to expand Governor Wolf's commitment to give consumers a greater voice on insurance issues at the national level.

The Dodd-Frank Wall Street Reform and Consumer Protection Act established the Federal Insurance Office and gave it the authority to monitor all aspects of the insurance sector. This includes monitoring the extent to which traditionally underserved communities and consumers have access to affordable non-health insurance products.

Commissioner Miller is one of six state regulators appointed and reappointed to serve as members of the committee that also includes insurance industry executives, academics, and a representative of policyholders. Committee members serve terms of up to three years.

## Recent Press Releases

November 19, 2015 - Insurance Commissioner Reminds Consumers About Open Enrollment, Encourages Exploring Options

November 9, 2015 - Insurance Commissioner Alerts Consumers About Importance of Renters Insurance

November 5, 2015 - Insurance Commissioner Alerts Consumers Flu Shots Are Free Under Most Insurance Plans

October 30, 2015 - Governor Wolf Reminds Pennsylvanians of Health Care Coverage Options: Open Enrollment Begins 11/1

October 22, 2015 - Wolf Administration Launches Health Insurance Outreach to College Students As Start of Enrollment Nears

October 19, 2015 - Insurance Department Warns Drivers of Peak Deer Crash Season