

Insurance Matters

A Newsletter for Delawareans

Issue 3 - May 2019

A job well done!



From left to right: Deputy Commissioner Tanisha Merced; Heather Liddicoat; Kim Eldridge; Charlotte Gallagher; Commissioner Trinidad Navarro; Supervisor Robin David; Ashley Webb; Stacy Washburn; Director Frank Pyle. Not pictured: Kim Startt.

On March 28, 2019, Insurance Commissioner Trinidad Navarro presented the Department of Producer Licensing with a tribute honoring their exceptional performance. In the first three months of 2019, the Producer Licensing Division renewed a whopping 143,564 licenses, or 75% of the licenses they typically handle in a single year. The key to their success has been the implementation of new procedures in processing non-resident renewals.

In This Issue

Potential Medicaid Fraud Alert

Storm Preparedness

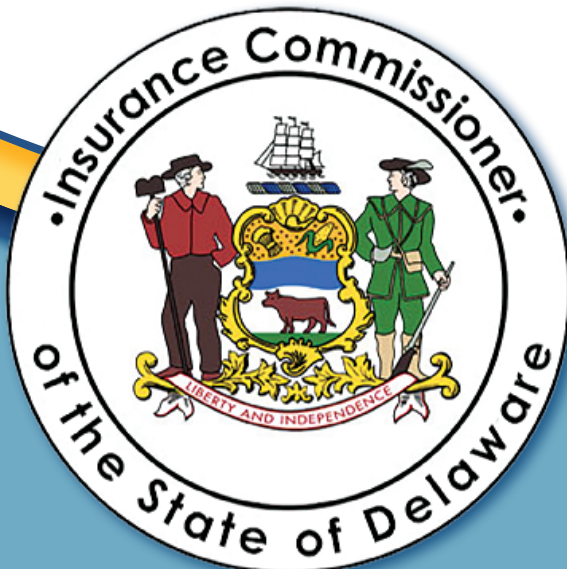
Travel Insurance

Ask The Commissioner

The DOI is moving!

The Delaware Department of Insurance is moving its Dover office location in mid-July.

You can find exciting details about the new building in next month's newsletter.



Trinidad Navarro
Insurance Commissioner
Delaware Department of Insurance
841 Silver Lake Blvd., Dover, DE 19904

ALERT: Potential Medicare Fraud Reported in Delaware



The Delaware Department of Insurance (DOI) regularly receives warnings from surrounding states and territories regarding reported Medicare fraud. There has been a reported uptick in fraudulent genetic testing that allegedly screens for precursors of cancer. While attending a recent 55+ Expo at the Dover Downs Hotel, our Delaware Medicare Assistance Bureau (DMAB) supervisor observed Medicare beneficiaries providing their Medicare card and photo ID to a company offering hereditary cancer screenings. The provider indicated they would bill Medicare (even though the test may not be medically necessary and was not ordered by a doctor) and was photocopying the Medicare card and photo ID of each person who signed up. The DOI would like all Delawareans, particularly Medicare

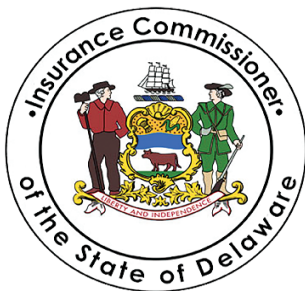
beneficiaries, to be aware of the high potential for fraud in such cases. The Centers for Medicare & Medicaid Services (CMS) has been contacted by beneficiaries who have been billed for genetic testing or cancer screenings performed at community events and senior centers. Although Delaware has not received complaints of beneficiaries being billed for genetic testing, cancer screenings, or other services they were told would be free or never actually received, states across the country are reporting such fraud. For example, in California, Medicare beneficiaries are receiving phone calls offering free hereditary cancer screenings only to be

billed later. In Kentucky, Medicare participants have been offered cash in exchange for a DNA sample and their health insurance information. In Nebraska, and recently confirmed in Delaware, companies have been reaching out to senior centers, assisted living facilities, and public events to set up booths that advertise free cancer screenings and DNA testing for Medicare beneficiaries. These practices may be precursors to fraud. According to CMS, in order to be covered by Medicare, genetic tests and cancer screenings must be medically necessary and ordered by a doctor. To protect yourself from potential Medicare fraud, and medical identity theft in general, do not consent to any lab tests at senior centers, health fairs, or in your home, unless prescribed by your doctor. Again, in order to be covered by Medicare, genetic testing and cancer screenings must be medically necessary and ordered by a doctor. Random genetic testing and cancer screenings are not covered by Medicare. If you consent to a test that is not medically necessary and/or not ordered by your doctor, you may find yourself responsible for the costs which could be whatever the vendor decides to charge. Be suspicious of anyone claiming that genetic tests and cancer screenings are free. If you have already consented to a free genetic test or you have shared your personal medical information with

“To protect yourself from potential Medicare fraud—and medical identity theft in general—do not consent to any lab tests at senior centers, health fairs, or in your home, unless prescribed by your doctor.”

Potential Medicare Fraud (con't)

a company offering a free service, it is important that you monitor your Medicare Summary Notice for any services you did not have or did not want but were billed for. This is an indication that your information may have been compromised and is now being used to commit fraud. Other warning signs are calls from debt collectors regarding debt you didn't incur, or health care expenditures on your credit report that you don't recognize. There are several things Medicare recipients, and Delawareans in general, can do to protect their identities. Do not provide your Medicare or insurance number (or any personally identifying information) to anyone who calls you or emails you to offer free medical products, free medical services, or claims to be conducting a survey. This is particularly important if you did not reach out to Medicare first. A Medicare representative will call only if you initiated contact. Monitor your credit reports and statements of benefit for suspicious charges and be sure to shred any outdated medical information before you throw it out. If you keep these files electronically, make sure they are secure. If you have questions about Medicare or potential Medicare fraud please reach out to the Delaware Medicare Assistance Bureau at 302-674-7364. If you think you have been a victim of Medicare fraud call 1-800-Medicare or 1 - 8 0 0 - H H S - T I P S .



Tornadoes, Hurricanes & Storm Preparedness



In the early morning hours of April 15th, two tornadoes touched down in Sussex County. An EF2 with maximum winds of up to 120 mph made its way through Laurel. Trees, power lines, homes and buildings were damaged and one person was reported injured. An EF1 with maximum winds of up to 100 mph touched down in Harbeson, leaving

“In the aftermath of such a storm and with hurricane season around the corner, now is the time to bolster the sense of security provided by your homeowners insurance.”

downed trees and property damage along its 6 mile trail to Broadkill Beach. In the aftermath of such a storm and with hurricane season around the corner, now is the time to bolster the sense of security provided by your homeowners insurance. Take the time to comb through your policy or speak to your insurance agent to find out exactly what your policy does and does not cover. You may find that things you think are covered by your homeowners insurance, like flood damage or marine crafts on your property, are actually not protected. As you review your policy, take the time to prepare for the worst. Make a quick-reference list that includes the 24-hour contact information for

your insurance agent and insurance company, policy numbers, and the website and mailing addressing for your agent and/or company. During the threat of a hurricane, your agent and/or company may setup an emergency number. Reach out to your agent and find out if and how this information will be made available. If you haven't done so already,

consider taking the time now to create a home inventory. In the unfortunate event that you suffer property loss or damage, a home inventory makes the claims process much easier. Including the brand name, model and serial numbers, date of purchase, receipts, and photos in the inventory helps the insurance company make a quick and accurate assessment of your loss. An alternative to a written inventory is to photograph or videotape each room of your home and its respective content. The more detailed the photographs or video (open drawers, closets, sheds and garages), the more accurately your loss can be evaluated. Home inventory forms are available on

Storm Preparedness (con't)

the 'forms & applications' page for consumers on the Delaware Department of Insurance website. For posterity, email inventories, photographs, policies and emergency lists to yourself and/or a trusted friend or family member living outside of the storm's threat. Keeping your insurance policy, inventory, and quick reference list together and stored in a waterproof, fireproof box or safe, is a good idea. If you evacuate, remember to take this information with you. If you suffer property loss, it is important to contact your insurance agent and/or company as soon as possible; some policies require that you notify your company within a certain time frame. Be sure to have your policy numbers on hand. Before you begin cleaning-up or making repairs, take photographs. After you've taken photographs, make repairs that will prevent further damage (cover broken windows, damaged walls, and leaking roofs), but DO NOT make permanent repairs. Your insurance company should inspect the property first and an agreement should be reached on the cost of permanent repairs. Save all receipts, including those from temporary repairs, for your insurance adjuster. With proper documentation and your full cooperation, you can avoid delays in processing your claims. If you have any problems processing your claims, do not hesitate to reach out to the Delaware Department of Insurance at 302-674-7300. Visit our website at insurance.delaware.gov.

**Call our
Property & Casualty Division
at 302-674-6226.**

Travel insurance. Do I need it?

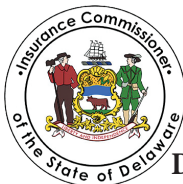


Travel insurance is not a mandatory purchase when booking trips, so the option to buy is entirely up to you. It is important to understand that, like other forms of insurance, travel insurance helps protect your wallet in case of misfortunes and unforeseen circumstances. If the cost of your trip is relatively low or you have trip protection benefits elsewhere (credit cards, existing insurance policies, etc.) you may decide the expense is unnecessary. Otherwise, the potential for last minute cancellations, illness, change in marital status, and even terrorism are all things that should inform your decision to buy or pass on travel insurance. These are all risks we may encounter as travelers; the financial losses incurred by these situations can be high. When looking into travel insurance policies, be sure to pay careful attention to the exclusions. If you are considering travel insurance because of pre-existing health conditions, pregnancy, or because you plan to engage in risky physical activities, you may be unable to find coverage. You also want to buy early. In most cases you must purchase the insurance at least 15 days before the trip. Additionally, claims submitted on policies purchased after bad weather or tales of political unrest become public knowledge will likely be declined. Do you need travel insurance? Though not a requirement, it should be considered as seriously and as early as when and where you plan to travel.

Ask The Commissioner

What is Pet Insurance and do I need it?

With the rising costs of veterinary care, there has been a surge of interest in pet insurance. Pet insurance is like human health insurance but for your pet. Plans may include coverage for wellness check ups, diagnostic treatments, dental care, surgery, medications and spaying and neutering. If you are considering buying pet insurance begin by checking with your veterinarian. Pet insurance may also be offered by your homeowners insurance company. The cost of pet insurance will depend on the species and breed of pet, the age of your pet, where you live and the type of coverage you decide. The only way to determine if pet insurance is right for you is to do the research and weigh the risk.



**Trinidad Navarro
Delaware Insurance Commissioner**

