

# Navigating the Department of Insurance Resources

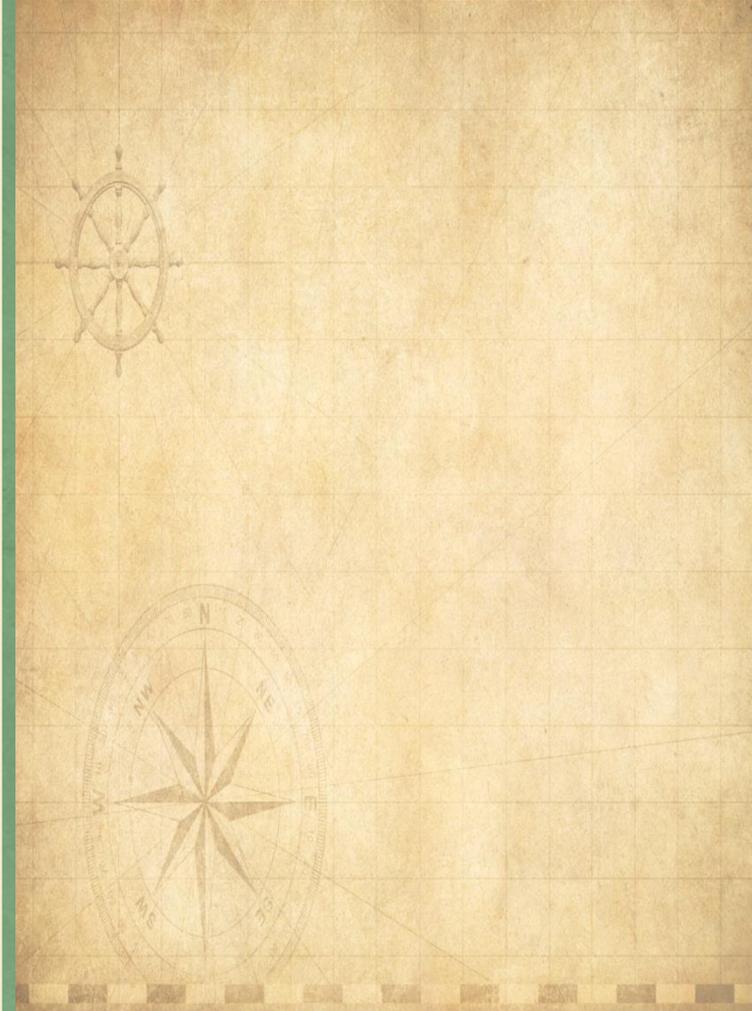
Ileana Ledet

Deputy Commissioner of  
Public Affairs

August 5, 2016



# LDI Resources





# Our Website LDI.LA.GOV

The screenshot shows the homepage of the Louisiana Department of Insurance (LDI). At the top right, the phone number 1-800-259-5300 is displayed. The navigation menu includes Home, Online Services, News/Media, FAQs, and Contact Us. A search bar is located below the navigation. Below the navigation are buttons for Consumers and Industry, and an Industry Access button. The main banner features a grid of nine circular icons representing various services, with a hand pointing to one of them. The text reads "5 ways we have helped people WE CAN HELP YOU TOO". Below the banner is a "How Do I?" section with a list of services: File a complaint?, Find a lost life insurance policy?, Claim my Citizens Assessment rebate?, Print my license?, File a public records request?, and Learn more about flood insurance?. To the right of this list is a portrait of Commissioner Jim Donelon, with his name and title. Below the portrait is a welcome message: "Welcome to the Louisiana Department of Insurance website. Whether you are a consumer, an agent or an industry representative, I hope you will find our site informative and useful." At the bottom, there are four columns of links: About LDI (Calendar), Connect With Us (FAQs), Quick Links (Search Bulletins, Directives & Regs), and What's New (Bulletin 2016-03 P&C Schedule Rating Plans).



# Search Rates & Forms

The screenshot shows the LDI website with the following elements:

- Header:** LDI Louisiana Department of Insurance, 1-800-259-5300, Home, Online Services, News/Media, FAQs, Contact Us.
- Navigation:** Consumers >, Industry >, Industry Access.
- Left Sidebar:** Search Health Rate & Form Filings, Search P&C Rate & Form Filings, Contact Us, Louisiana Department of Insurance, 1-800-259-5300, (225) 342-1258.
- Main Content:**
  - Rate and Form Filing Search**
  - Health Rates and Forms**

All health rate filings are subject to review to determine if the filings are in compliance with the laws governing rates for health insurance. In addition, if a proposed rate filing includes a rate increase of 10 percent or more, the filing is reviewed to determine whether the increase is reasonable and actuarially justified. The Louisiana Department of Insurance does not have approval authority over health insurance rates.

Health form filings reviewed by the Louisiana Department of Insurance on or after November 15, 2014 are available to review using the form filing search. Note that pursuant to La. R.S. 22:972(D), policy forms for major medical health and accident and dental filings are exempt from disclosure until the commencement of the open enrollment period of the policy year during which the forms are to be used. Thus, certain filings may be unavailable until the open enrollment period begins for a plan year.

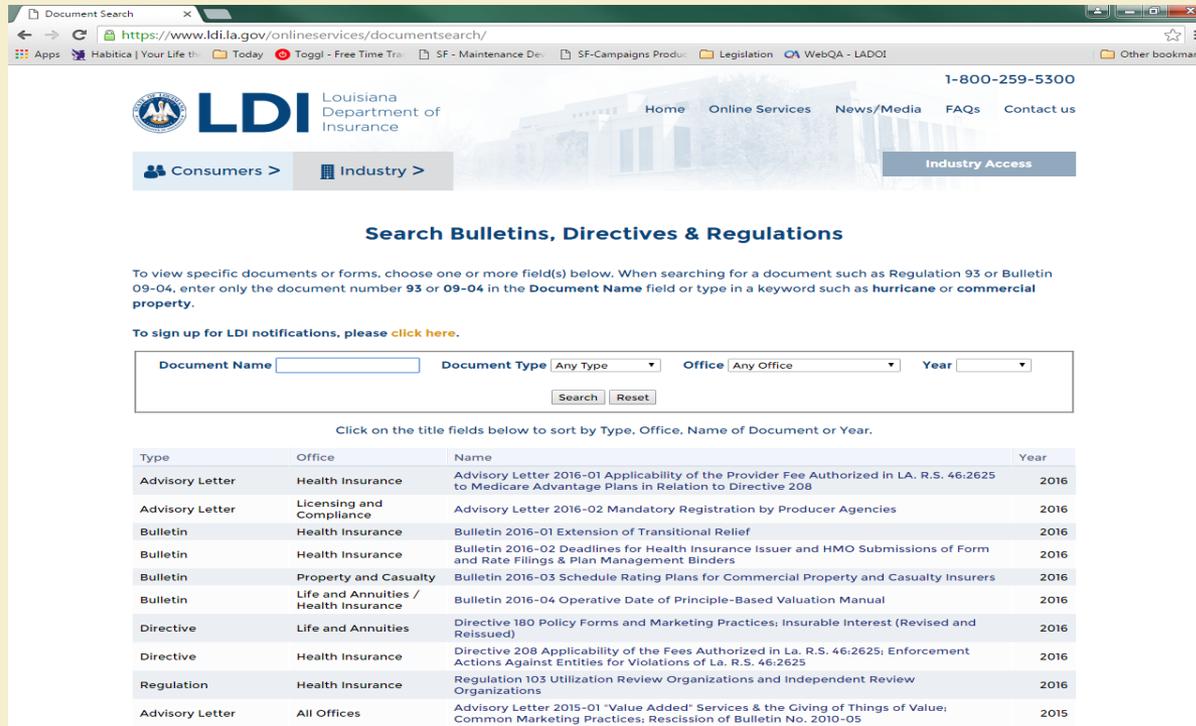
[Click here to go to the Health Rate & Form Filing Search](#)
  - Property and Casualty Rates and Forms**

The LDI Office of Property and Casualty is charged with reviewing and issuing final dispositions relative to any request for rates, rules and forms for property and casualty insurance sold in Louisiana. The LDI staff reviews rate filings to ensure that proposed rates are not excessive, inadequate or unfairly discriminatory. Each rate filing shall be on file for a waiting period of up to 45 days before it can become effective. A rate filing shall be deemed to have met the requirements unless it is disapproved by the LDI within this 45-day waiting period.

The LDI staff also reviews policy form filings for compliance with the applicable statutes, rules and regulations. No policy form may be sold in Louisiana until it
- Right Sidebar:** LDI SITE TIP: COMPARE YOUR RATES ONLINE. CHOICES.

- Search Health as well as Property & Casualty Rates and Forms
- SERFF Filing Access

# Search Bulletins, Directives & Regs



The screenshot shows the LDI website's search interface. At the top, there is a navigation bar with the LDI logo, the text "Louisiana Department of Insurance", and a phone number "1-800-259-5300". Below this are links for "Home", "Online Services", "News/Media", "FAQs", and "Contact us". There are also buttons for "Consumers >" and "Industry >".

The main heading is "Search Bulletins, Directives & Regulations". Below this, there is a paragraph explaining how to search: "To view specific documents or forms, choose one or more field(s) below. When searching for a document such as Regulation 93 or Bulletin 09-04, enter only the document number 93 or 09-04 in the Document Name field or type in a keyword such as hurricane or commercial property."

There is a link to sign up for LDI notifications: "To sign up for LDI notifications, please [click here](#)."

The search form includes the following fields:

- Document Name:
- Document Type:
- Office:
- Year:

Buttons for "Search" and "Reset" are located below the form.

Below the form, there is a note: "Click on the title fields below to sort by Type, Office, Name of Document or Year."

Type	Office	Name	Year
Advisory Letter	Health Insurance	Advisory Letter 2016-01 Applicability of the Provider Fee Authorized in LA. R.S. 46:2625 to Medicare Advantage Plans in Relation to Directive 208	2016
Advisory Letter	Licensing and Compliance	Advisory Letter 2016-02 Mandatory Registration by Producer Agencies	2016
Bulletin	Health Insurance	Bulletin 2016-01 Extension of Transitional Relief	2016
Bulletin	Health Insurance	Bulletin 2016-02 Deadlines for Health Insurance Issuer and HMO Submissions of Form and Rate Filings & Plan Management Binders	2016
Bulletin	Property and Casualty	Bulletin 2016-03 Schedule Rating Plans for Commercial Property and Casualty Insurers	2016
Bulletin	Life and Annuities / Health Insurance	Bulletin 2016-04 Operative Date of Principle-Based Valuation Manual	2016
Directive	Life and Annuities	Directive 180 Policy Forms and Marketing Practices; Insurable Interest (Revised and Reissued)	2016
Directive	Health Insurance	Directive 208 Applicability of the Fees Authorized in La. R.S. 46:2625; Enforcement Actions Against Entities for Violations of La. R.S. 46:2625	2016
Regulation	Health Insurance	Regulation 103 Utilization Review Organizations and Independent Review Organizations	2016
Advisory Letter	All Offices	Advisory Letter 2015-01 "Value Added" Services & the Giving of Things of Value; Common Marketing Practices; Rescission of Bulletin No. 2010-05	2015

- Searching by document name, keyword, type, issuing office or year can help narrow down your results.
- You can also sign up for LDI notifications to receive an email when new bulletins, directives and regulations are released.

# Act 427 Data Submission



<https://www.ldi.la.gov/online/Act427Reports/>

**LDI** Louisiana Department of Insurance  
 1-800-259-5300  
 Home Online Services News/Media FAQs Contact us

Consumers > Industry > **Industry Access**

### Act 427 Reports

The reports below provide data required by Act No. 427 of the 2014 Regular Legislative Session of the Louisiana Legislature including total direct losses by peril, the number of policies written and direct written premiums by year, zip code and parish.

A small number of insurers were unable to provide data by zip code and parish. This data is displayed as zip code 99999 and parish "Unknown", and is included in the annual totals.

Select Report: Year by Parish    Select Parish: Acadia    Search    Reset    Export to Excel

Calendar Year	Parish	Zip Code	Number of Policies Written	Direct Written Premium	Direct Paid Loss				
					Fire Peril	Wind/Hail Perils	Catastrophe Wind/Hail Perils	Flood Peril	All Other Perils
2004	Acadia	All Zip Codes	12,636	\$8,850,953	\$731,492	\$439,234	\$189,605	\$43,259	\$777,487
2005	Acadia	All Zip Codes	13,513	\$10,250,284	\$1,190,219	\$23,789,360	\$23,632,167	\$10,102	\$1,219,608
2006	Acadia	All Zip Codes	15,593	\$13,639,784	\$1,471,466	\$6,553,100	\$6,362,173	\$3,235	\$839,951
2007	Acadia	All Zip Codes	15,500	\$15,788,981	\$842,625	\$697,146	\$418,466	\$0	\$907,940
2008	Acadia	All Zip Codes	15,696	\$16,426,856	\$1,449,580	\$8,398,835	\$8,035,885	\$0	\$984,776
2009	Acadia	All Zip Codes	15,664	\$17,552,339	\$1,135,231	\$1,743,433	\$987,085	\$0	\$988,883
2010	Acadia	All Zip Codes	15,916	\$19,128,494	\$1,097,031	\$3,580,878	\$1,520,142	\$0	\$1,780,405
2011	Acadia	All Zip Codes	15,810	\$20,483,504	\$1,863,300	\$2,164,120	\$763,769	\$0	\$1,938,212
2012	Acadia	All Zip Codes	15,947	\$21,487,239	\$2,300,420	\$839,262	\$288,991	\$0	\$2,018,053
2013	Acadia	All Zip Codes	16,079	\$22,320,160	\$1,184,304	\$763,047	\$121,334	\$97,858	\$1,181,079
2014	Acadia	All Zip Codes	15,954	\$22,862,180	\$1,611,315	\$423,740	\$62,967	\$6,397	\$1,076,330
2015	Acadia	All Zip Codes	17,054	\$25,686,851	\$2,564,658	\$1,151,325	\$430,222	\$0	\$1,725,328
<b>Total for All Years</b>			<b>185,362</b>	<b>\$214,477,625</b>	<b>\$17,441,641</b>	<b>\$50,543,480</b>	<b>\$42,812,806</b>	<b>\$160,851</b>	<b>\$15,438,052</b>

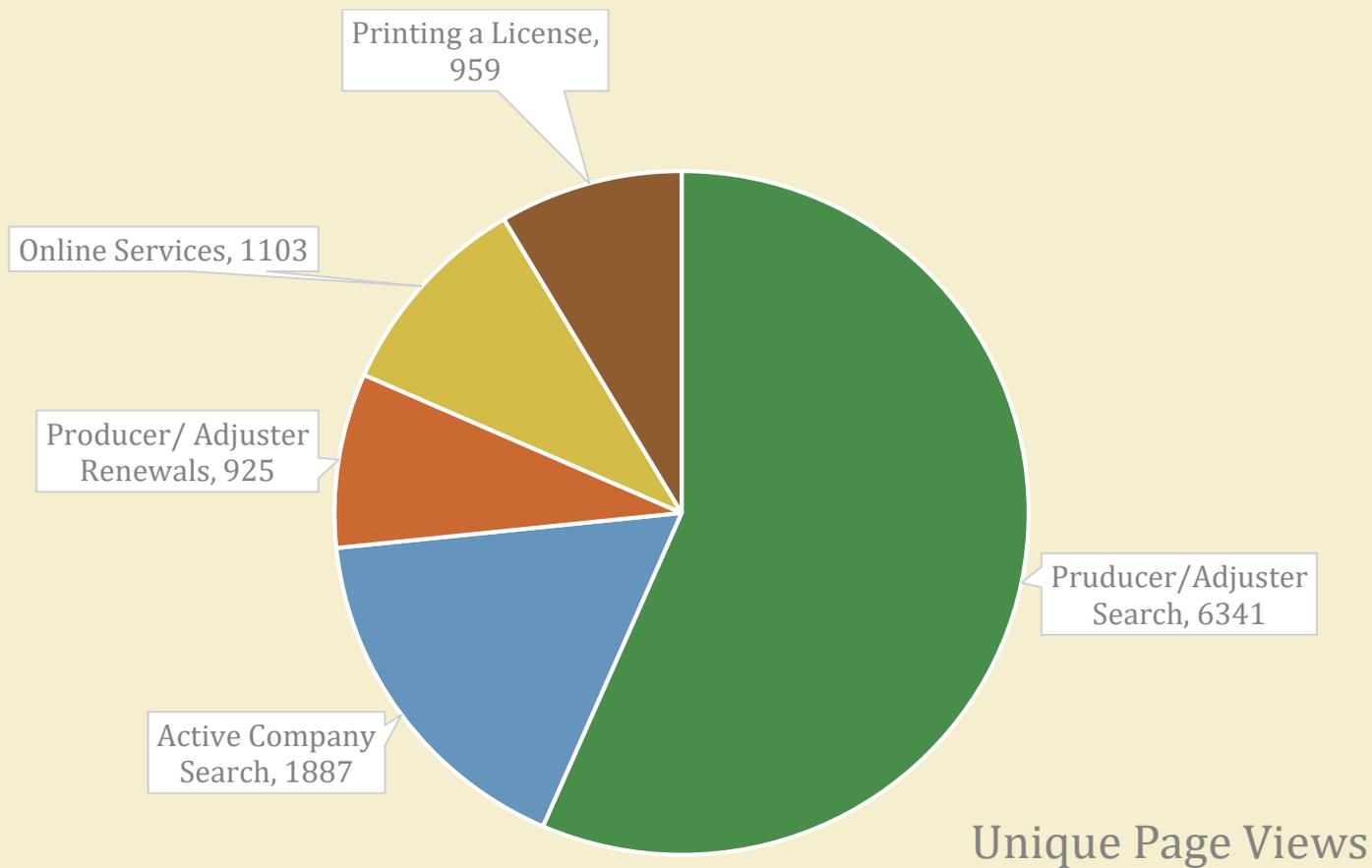
Under Act No. 427 of the 2014 Regular Legislative Session of the Louisiana Legislature, the Department must collect and publish the total direct losses by peril, the number of policies written and direct written premiums by year, zip code and parish.

This data is searchable online by parish and zip code for industry and consumers.



# Website Trends

Top 5 webpages visited during an average week.





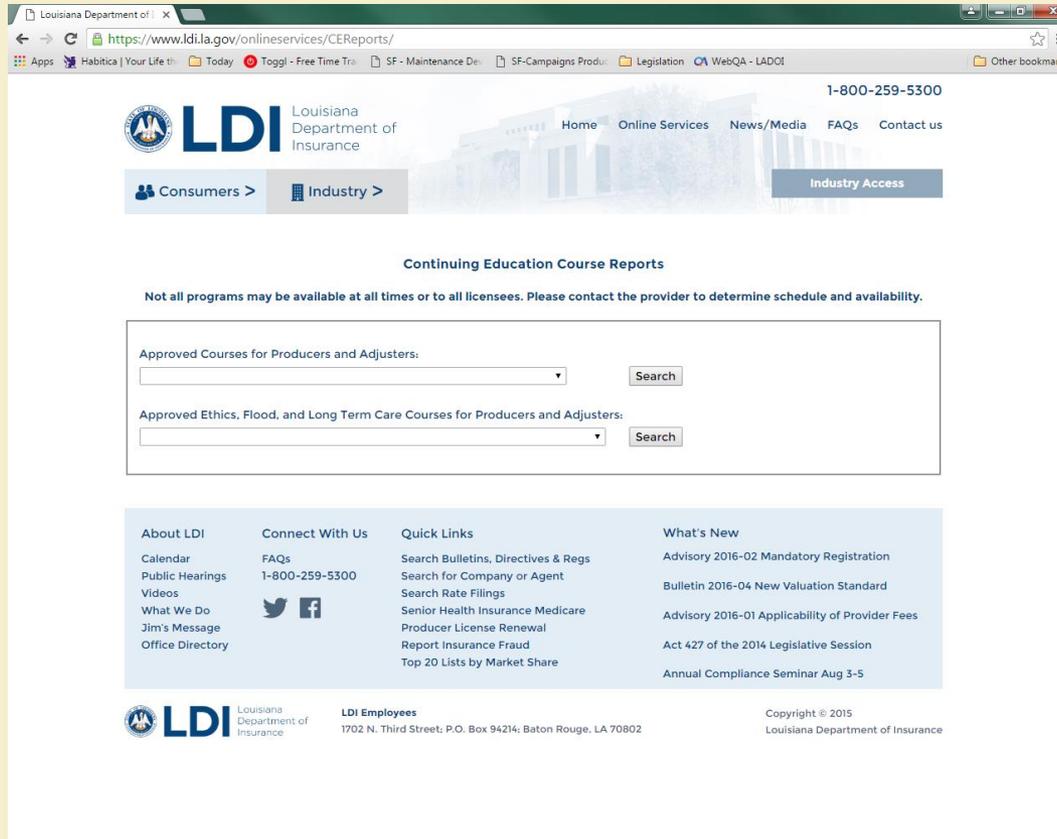
# Online Services

The screenshot shows the Louisiana Department of Insurance's Online Services webpage. The page is organized into several sections:

- Navigation:** Home, Online Services, News/Media, FAQs, Contact Us. A search bar is located in the top right.
- Industry Access:** A button labeled "Industry Access" is visible in the top right.
- Consumers & Industry Tabs:** Two tabs are visible: "Consumers" and "Industry".
- Office Directory:** A sidebar on the left lists: Office Directory, Online Services, News/Media, FAQs, and Contact Us. The Contact Us section is highlighted, showing the Louisiana Department of Insurance's phone numbers: 1-800-259-5300 and (225) 342-1258.
- Online Services Frequently Accessed:**
  - File a Public Records Request
  - Report Fraud to Legislative Auditor
  - Report Insurance Fraud
  - Search for Agent for Service of Process
  - Search Bulletins, Directives & Regulations
  - Search for Company or Agent
  - Search Regulatory Actions
  - Search Rate and Form Filings
  - Sign up for Email Notifications
- For Consumers:**
  - File a Complaint
  - Check Complaint Status
  - Request Search for Life Insurance Policy
  - Shop Your Rates, Auto and Home Comparison Guides
  - Find Medicare Help Near You
- For Industry:**
  - Search for Certificate of Insurance
  - Search for Continuing Education Courses
  - Search for Producers and Adjusters by Line of Authority
  - Search Surplus Lines (White List)
  - Submit Act 427 Data
  - System for Electronic Rate and Form Filing (SERFF)
- LDI SITE TIP:** A graphic on the right asks "How can we help you?" with a keyboard icon.
- Footer:** About LDI, Connect With Us, Quick Links, What's New.

Online Services is a webpage with all of the most frequently visited links by Consumers and Industry for easy access.

# Continuing Education



The screenshot shows the Louisiana Department of Insurance (LDI) website. The browser address bar displays <https://www.ldi.la.gov/online/services/CEReports/>. The page features the LDI logo and navigation links for Home, Online Services, News/Media, FAQs, and Contact us. A phone number, 1-800-259-5300, is displayed in the top right. Below the navigation, there are buttons for Consumers and Industry, and an Industry Access button. The main heading is "Continuing Education Course Reports". A disclaimer states: "Not all programs may be available at all times or to all licensees. Please contact the provider to determine schedule and availability." Below this, there are two search boxes. The first is labeled "Approved Courses for Producers and Adjusters:" and the second is labeled "Approved Ethics, Flood, and Long Term Care Courses for Producers and Adjusters:". Each search box has a dropdown menu and a "Search" button. At the bottom of the page, there are four columns of links: "About LDI" (Calendar, Public Hearings, Videos, What We Do, Jim's Message, Office Directory), "Connect With Us" (FAQs, 1-800-259-5300, social media icons), "Quick Links" (Search Bulletins, Directives & Regs, Search for Company or Agent, Search Rate Filings, Senior Health Insurance Medicare, Producer License Renewal, Report Insurance Fraud, Top 20 Lists by Market Share), and "What's New" (Advisory 2016-02 Mandatory Registration, Bulletin 2016-04 New Valuation Standard, Advisory 2016-01 Applicability of Provider Fees, Act 427 of the 2014 Legislative Session, Annual Compliance Seminar Aug 3-5). The footer includes the LDI logo, "LDI Employees" contact information (1702 N. Third Street; P.O. Box 94214; Baton Rouge, LA 70802), and "Copyright © 2015 Louisiana Department of Insurance".

You can use the Continuing Education Course Reports tool to find approved courses for a variety of topics including producers, adjusters, ethics, flood and long-term care courses.



# Top 20 Reports

1-800-259-5300

 **LDI** Louisiana Department of Insurance

[Home](#) [Online Services](#) [News/Media](#) [FAQs](#) [Contact us](#)

[Consumers >](#) [Industry >](#) [Industry Access](#)

## Top Twenty Premiums Statistics Reports

### Market Share Reports

Data on the largest insurers ranked by market share and premium volume is available below. Information in each report includes company name, premiums written and market share. With the exception of information on Louisiana Citizens Property Insurance Corporation, data contained in the Top Twenty reports is collected directly from the National Association of Insurance Commissioners database.

**Property & Casualty**

**Top 20 Premiums Written:** All | 2015 |  Show contact information  
PDF | Generate

**Premiums Written by Line:** All | 2015 |  Show contact information  
PDF | Generate

**Health**

**Top 20 Premiums Written:** All | 2015 |  Show contact information  
PDF | Generate

**Premiums Written by Line:** All | 2015 |  Show contact information  
PDF | Generate

**Total Life and Annuity**

**Top 20 Premiums Written:** All | 2015 |  Show contact information  
PDF | Generate

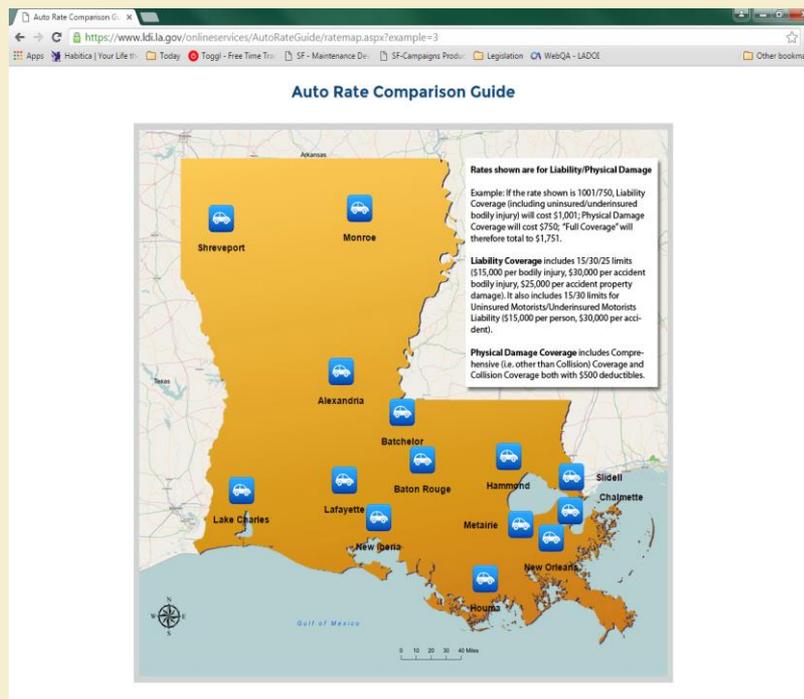
**All Premiums Written:** All | 2015 |  Show contact information  
PDF | Generate

Search Top 20 Reports by P&C; Health; Life and Annuity;  
P&C and Life go back 10 years; Health goes back 3 years



# Shop Your Rates

- Shop Your Rates tools can help consumers compare insurance rates among companies for the type of insurance that matches their needs and area of the state.
- There are Shop Your Rates tools for automobile and homeowners insurance.
- Data for 30 cities are updated each Fall.





# Industry Resources

The screenshot shows the LDI website's 'Industry Resources' page. At the top, there is a navigation bar with the LDI logo, 'Louisiana Department of Insurance', and links for 'Home', 'Online Services', 'News/Media', 'FAQs', and 'Contact Us'. A search bar is also present. Below the navigation, there are tabs for 'Consumers >' and 'Industry >', with 'Industry Access' highlighted. The main content area is titled 'Industry Resources' and includes sections for 'Industry Access', 'Legislative Updates', 'Publications and Reports', and 'Commissions'. A sidebar on the left lists various services like 'Industry Access Training Webinars', 'Consumer Publications', and 'Reports to the Legislature'. On the right, there is an image of a notepad titled 'Industry Access' with a list of tasks such as 'View my License', 'See my CES', 'Print Mail Certificate', etc.

1-800-259-5300

Home Online Services News/Media FAQs Contact Us

Consumers > Industry > Industry Access

## Industry Resources

### Industry Access

Industry Access Training Webinars

IRO Module - User Manual (for IROs)

IRO Module - User Manual (for Issuers)

### Legislative Updates

2013 Regular Legislative Session Updates

2014 Regular Legislative Session Updates

2014 Insurance Legislation Overview (ppt)

2015 Insurance Legislation Overview (ppt)

### Publications and Reports

Act 427 of the 2014 Regular Session of the Louisiana Legislature

Consumer Publications

Reports to the Legislature

Act 1476 of 1997 ("No Pay, No Play")

### Commissions

Louisiana Health Care Commission

Louisiana Property & Casualty Commission

Industry Access Training Webinars

Consumer Publications

Reports to the Legislature

Division of Diversity and Opportunity

Health Care Commission

Property & Casualty Commission

Contact Us

Louisiana Department of Insurance  
1-800-259-5300  
(225) 342-1258

LDI SITE TOP

Industry Access

- View my License
- See my CES
- Print Mail Certificate
- Renew my License
- Change my Address
- Print my License
- View my Appointments
- Update Mailing Address
- Reinstate my License
- File Surplus Lines Tax
- Change Emergency Contact Info

[www.ldi.la.gov/industryresources](http://www.ldi.la.gov/industryresources)



# Industry Access

The screenshot shows a web browser window displaying the Louisiana Department of Insurance Industry Access Portal. The browser's address bar shows the URL <https://ia.lidi.state.la.us/industryaccess/>. The page features a dark blue header with the Louisiana Department of Insurance logo and the text "LOUISIANA DEPARTMENT OF INSURANCE Industry Access Portal". A portrait of Commissioner James J. Donelon is visible on the right side of the header. Below the header, there is a "Login" section with a "Login" button and a "Help Manual" button. The main content area is divided into two columns. The left column contains a "Login" section with a "Learn more" link, instructions to enter email and password, and a "Log in" button. The right column contains a "New to Industry Access?" section with a "Please click here to sign up." instruction, a "Register" button, a "What is Industry Access?" link, and a "Watch webinars on using the Industry Access Portal" link. Below these sections is an "Account Administrator Search" section with a search bar and instructions on how to search for a licensee. At the bottom of the page, there is a "Browser Compatibility Notice" stating that the portal currently supports only Internet Explorer 8 and newer versions.

Industry Access Portal - 1 x

<https://ia.lidi.state.la.us/industryaccess/>

Apps Habtica | Your Life th Today Toggl - Free Time Tra SF - Maintenance Dev SF-Campaigns Produ Legislation WebQA - LADOI Other bookmarks

**LOUISIANA DEPARTMENT OF INSURANCE**  
Industry Access Portal

1-800-259-5300 Commissioner James J. Donelon

[Help Manual](#)

Login

**Login** [Learn more](#)

Please enter your email address and password, and then click the 'Login' button to enter the Industry Access Portal.

Email:

Password:

[Forgot Your Password?](#)

[Log in](#)

**New to Industry Access?**

Please click here to sign up.

[Register](#)

[What is Industry Access?](#)

[Watch webinars on using the Industry Access Portal](#)

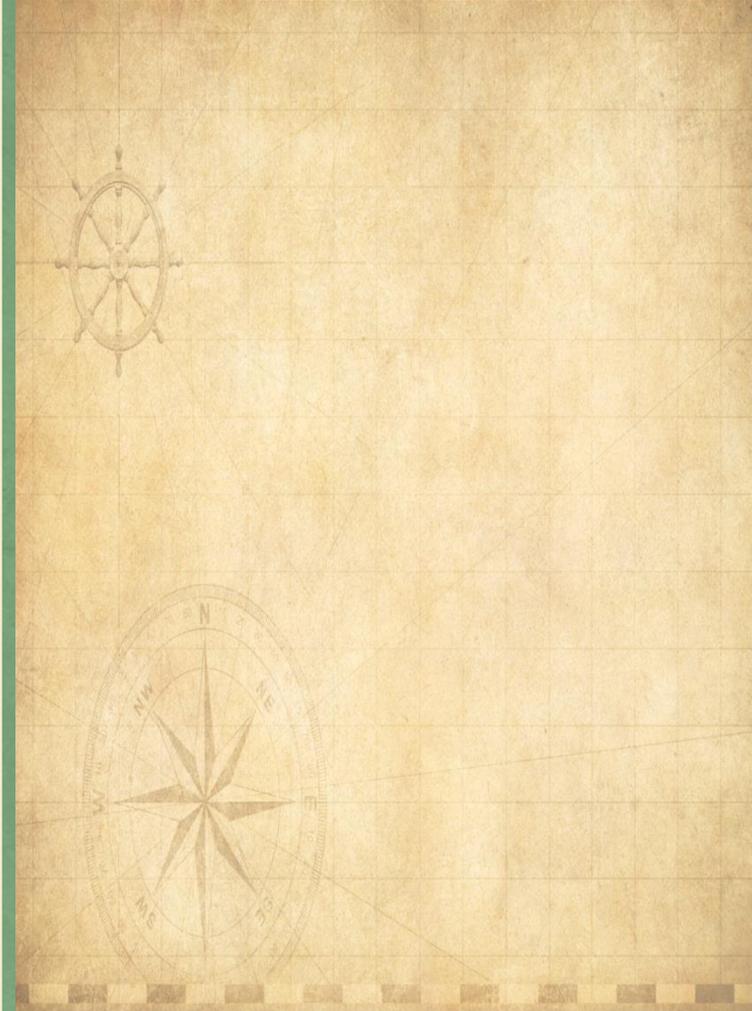
**Account Administrator Search**

To search for a licensee, begin typing into the search bar. The search bar will automatically fill in possible results for your search. You can perform a search by typing the licensee's name, NAIC ID, NPN, or License Number. If you are searching for an individual, please begin by typing the last name, a comma and then the first name. Click the desired licensee once it appears to view the Industry Access Account Administrator (IAAA). The IAAA is responsible for approving requests for module access.

Search for Licensee:

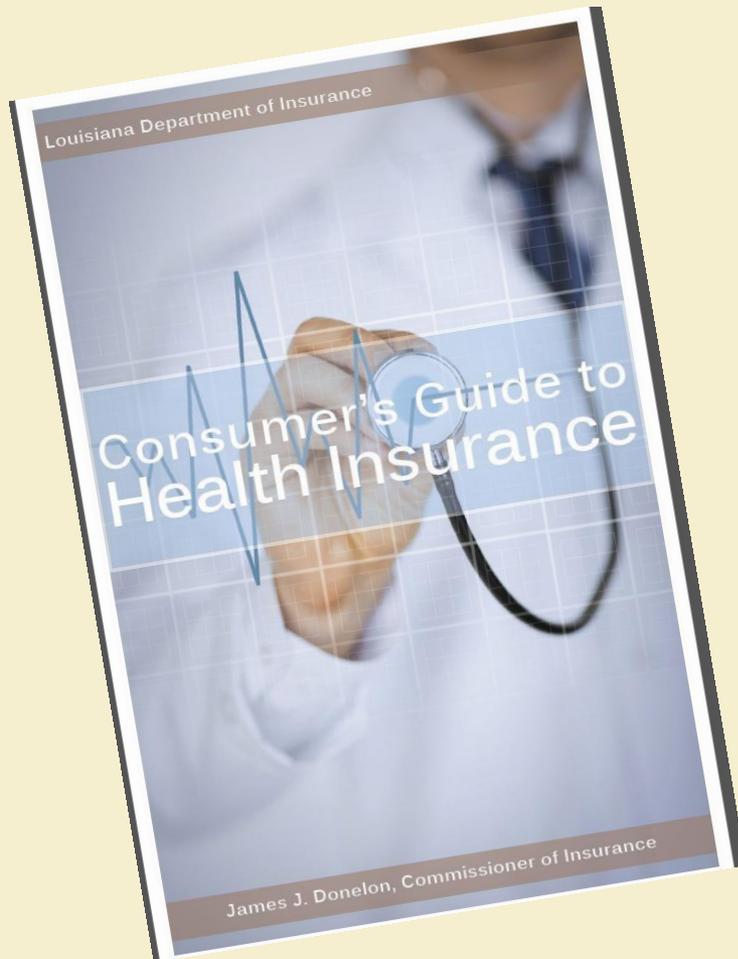
**Browser Compatibility Notice:** In order to provide the highest level of functionality, the LDI currently supports only Internet Explorer 8 and newer versions, in the default configuration. Other Internet browsers may function, but are not supported.

# Website Takeaways





# Online and Print Publications



Finding publications on the website:

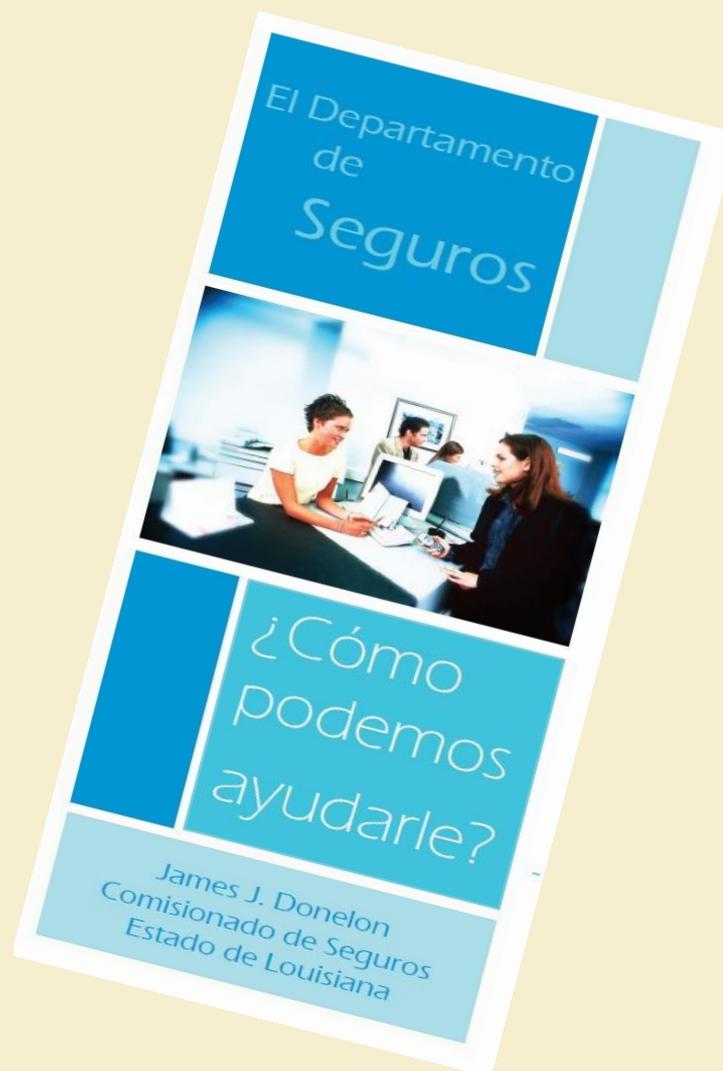
- Select “Resources and Publications” in the Consumer Menu.
- To receive paper copies of certain publications, call Public Affairs. Limited quantities may be mailed. Larger requests will need to be picked up at the Department.



# Online and Print Publications

Some publications are also available in Spanish or Vietnamese.

Alternate language publications can be found on the website under “Consumer Publications” or in print from the Department.





# Follow us on Social Media

- The Department maintains an active Twitter, Facebook and LinkedIn presence.
- Please follow us online and feel free to retweet or repost any of our tools and information.

Contact the LDI at 1-800-259-5300 or visit us at [www.ldi.la.gov](http://www.ldi.la.gov)

Commissioner of Insurance  
Jim Donelon

**LDI**

TWEETS 903 FOLLOWING 157 FOLLOWERS 876 LIKES 3

**LA Dept of Insurance**  
@LAInsuranceDept  
The Louisiana Dept. of Insurance's mission is to enforce state insurance laws and regulations impartially, honestly & expeditiously. Reach us at 1-800-259-5300.  
Baton Rouge, LA  
[ldi.la.gov](http://ldi.la.gov)  
Joined October 2010  
219 Photos and videos

**LA Dept of Insurance** @LAInsuranceDept · 6h  
Have you registered for the Annual LA Insurance Compliance Seminar & Legislative Review? [ow.ly/U5KU302f4nj](http://ow.ly/U5KU302f4nj)

LOUISIANA INSURERS' CONFERENCE  
ANNUAL LOUISIANA INSURANCE COMPLIANCE SEMINAR & LEGISLATIVE REVIEW  
August 3-5, 2016 | Hotel Monteleone New Orleans  
*LDI is Charting the Course*

**LA Dept of Insurance** @LAInsuranceDept · 23h  
Will your policy cover water damage to your car? Check out the most FAQ here. [ow.ly/48dy302dl4u](http://ow.ly/48dy302dl4u)

New to Twitter?  
Sign up now to get your own personalized timeline!  
[Sign up](#)

You may also like - Refresh

- AR Insurance Dept. @ARInsuranceDept
- RI DBR Insurance Div @RIDBRInsurance
- SC Dept of Insurance @scdoi
- Florida Insurance Reg @FLOIR\_comm
- NV Insurance Division @nevadadoi

Trends  
#SingleBecause

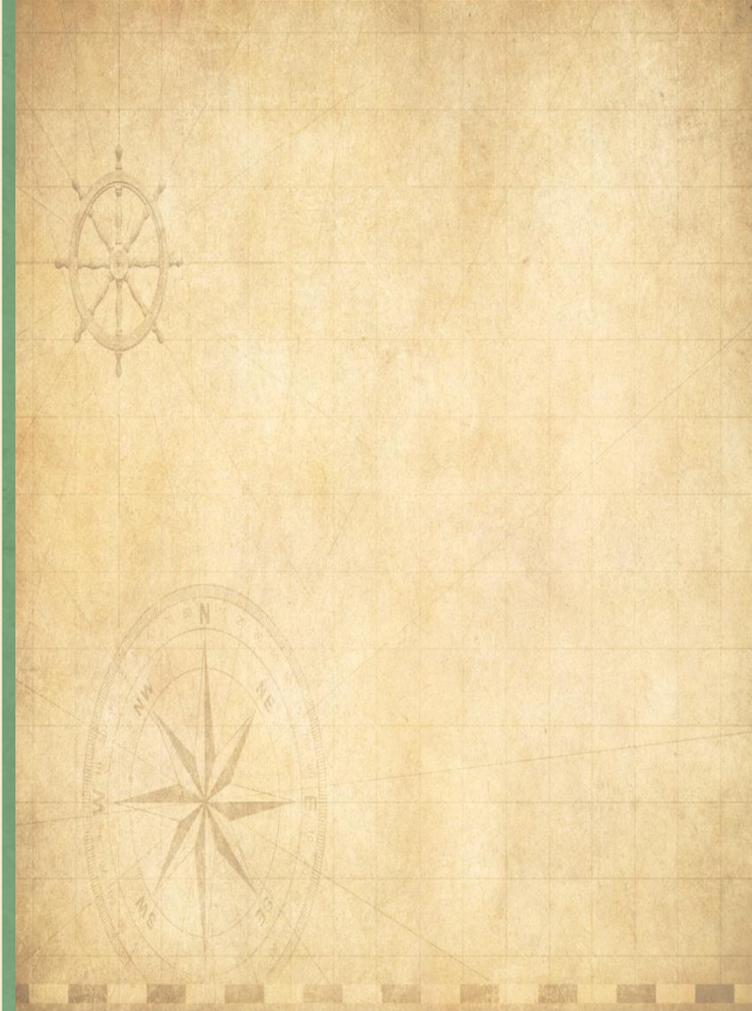


# Sign Up for Notifications

- You can keep up with the latest from the Department with email sign ups for several mailing lists.
- If you change your mind, you can unsubscribe.
- Most lists only email twice a month or less, with the exception of the Bulletins, Directives and Regulations mailing list.

The screenshot shows a web browser window with the URL [ldi.la.gov/subscriptions/email-notification-request](http://ldi.la.gov/subscriptions/email-notification-request). The page is titled "Louisiana Department of Insurance Email Notification Requests". It features a navigation menu with "Home", "Online Services", "News/Media", "FAQs", and "Contact Us". A search bar is located in the top right corner. The main content area includes a "Sign up to receive notifications from the Louisiana Department of Insurance. Please click on the topics below to receive updates via email:" section with a list of topics: "Press Releases/Consumer Alerts", "Senior Health Insurance Information Program Updates", "Consumer Advocacy and Medicare Update Newsletter", and "Advisory Letters, Bulletins, Directives and Regulations". There is also a testimonial box on the right side with the text "Another satisfied consumer." and a quote: "The day after I called your office I received a call from the company apologizing for the delay... I do appreciate the prompt attention from the Department of Insurance." Below the testimonial is a box with the text "So, how can we help you?". The footer contains sections for "About LDI", "Connect With Us" (with social media icons for Twitter and Facebook), "Quick Links", and "What's New" (with links to "Advisory 2016-02 Mandatory Registration", "Bulletin 2016-04 New Valuation Standard", and "Advisory 2016-01 Applicability of Provider Fees").

# NAIC Resources Available





# Center for Insurance Policy and Research

- Established by the National Association of Insurance Commissioners (NAIC) in 2009
- The mission of the CIPR is to serve federal and state lawmakers, federal and state regulatory agencies, international regulatory agencies, and insurance consumers, while enhancing intergovernmental cooperation and awareness, improving consumer protection and promoting legitimate marketplace competition.
- The Center produces white papers, training events, newsletters, presentations and more around important regulatory and industry topics.
- [http://www.naic.org/cipr\\_home.htm](http://www.naic.org/cipr_home.htm)



# Center for Insurance Policy and Research

The screenshot shows the website [www.naic.org/cipr\\_key\\_issues.htm](http://www.naic.org/cipr_key_issues.htm) in a browser window. The page features the NAIC logo and the Center for Insurance Policy and Research logo. A search bar is present with the text "Search CIPR" and "POWERED BY Google". The main navigation includes "Home", "Key Issues", "CIPR Newsletter", and "CIPR Events". The "Key Issues" section is active, displaying a list of topics such as "Accreditation", "Actuarial Guideline XXXVIII (AG 38)", "Annuities", "Averting Systemic Risk", "Captive Insurance Companies", "Catastrophe Bonds", "Catastrophes", "Capital Standards Issue Brief", "Climate Change", "Climate Risk Disclosure", "Contingent Deferred Annuities", "Commercial Mortgage-Backed Securities", "Commercial Ride-Sharing", "Common Framework for the Supervision of Internationally Active Insurance Groups (ComFrame)", "Corporate Governance", "Covered Agreement", "Joint Forum", "Legal Entity Identifier", "Lender-Placed Insurance", "Life Insurance Illustrations", "Life Insurance Securitization", "Long-Term Care", "Longevity Risk", "Low Interest Rates", "Macroprudential Surveillance", "Market Conduct Annual Statement (MCAS)", "Market Conduct Regulation", "Medical Malpractice Insurance", "Medical Professional Liability Insurance", "Military Life Insurance Reform", "Medical Loss Ratio", "Microinsurance", "Mortgage-Backed Securities", "Mortgage Insurance", and "Municipal Bonds". The page also includes social media icons for RSS, YouTube, LinkedIn, Twitter, and Facebook, and a footer with links for "HOME | CAREERS | STAFFNET | CONTACTS | HELP | LINK AGREEMENT | COPYRIGHT & REPRINTS | PRIVACY | SITE MAP".

# Center for Insurance Policy and Research



www.naic.org/cipr\_topics/topic\_long\_term\_care.htm

NAIC & The CENTER for INSURANCE POLICY and RESEARCH

ABOUT THE CIPR | CONTACT THE CIPR | HELP | RESEARCH & ACTUARIAL DEPT. | NAIC HOME

Search CIPR powered by Google

HOME KEY ISSUES CIPR NEWSLETTER CIPR EVENTS

## Long-Term Care

last updated 6/1/16

BRIEFS, LETTERS, MOUs, TESTIMONY & SPEECHES

**Issue:** Long-term care refers to a wide range of medical, personal and social services. You may need this type of care if you have a prolonged illness or disability. This care may include help with daily activities, as well as home health care, adult daycare, nursing home care or care in a group living facility. Long-term care insurance is one way to pay for long-term care. It is designed to cover all or some of the services provided by long-term care.

**Overview:** The long-term care market has evolved significantly. In the past decade the market has grown from covering less than three million lives to now covering more than seven million lives. According to the U.S. Department of Health and Human Services (HHS), about 12 million of America's senior citizens will require long-term care by 2020.

Long-term care products were first developed in the 1960s following the creation of the Medicare program in 1965. These initial policies were intended to supplement payment for the primary form of long-term care at that time: nursing homes. Long-term care policies now incorporate a myriad of long-term care service alternatives including home health care, respite care, hospice care, personal care in the home, services provided in assisted living facilities, adult day care centers and other community facilities. Public programs, such as Medicare and Medicaid, also cover certain long-term care services. As our population ages, the need for long-term care support and services will become increasingly important and require innovative new approaches. More on this topic and other issues related to the aging population can be found by watching the presentation videos for the CIPR's recent symposium, **Boom or Bust? A Look into Retirement Issues Facing Baby Boomers**, held June 16, 2015.

As illustrated in a recent CIPR Study, there are two key factors that drive life insurance product development—mortality risk and longevity risk. In recent years, the product focus has shifted to address longevity risk as the baby boomers reach retirement age in a time when the defined benefit pension plan has become a relic of the past. As the general health of the population improves over time, people are living longer. The blessing of a longer life is accompanied by the need to generate sufficient income in retirement to be able to enjoy the extra years and pay for long-term care. Life insurers are increasingly targeting product development to meet this need.

Whether you should buy long-term care insurance depends on your age and life expectancy, gender, family situation, health status, income and assets.

- **Age and Life Expectancy:** The longer you live, the more likely it is that you will need long-term care. The younger you are when you buy the insurance, the lower your premiums will be.
- **Gender:** Women are more likely to need long-term care because they have longer life expectancies and often outlive their husbands.
- **Family Situation:** If you have a spouse or adult children, you may be more likely to receive care at home from family members. If family care is not available and you cannot care for yourself, paid care outside the home may be the only alternative. Different policies may cover different types of long-term

**Committees Active on This Topic**

- Health Insurance and Managed Care (B) Committee
- Senior Issues (B) Task Force

**News Releases**

- State Insurance Regulators Work on Long-Term Care Insurance 06/11/13
- Boomers in the Sandwich Generation Face Complex Insurance Decisions 06/12/12
- Medicare and Medicaid Turn 50
- CIPR Study on Long-term Care Insurance: Market Issues, Innovations and Regulatory Concerns

**Testimony and Speeches**

- Long-Term Care Insurance: An Evolving Industry  
Testimony of Mary Beth Senkewicz Deputy Insurance Commissioner Life & Health Florida Office of Insurance Regulation On behalf of NAIC. 10/14/2009
- Long Term Care Insurance: Are Consumers Protected for the Long Term?  
Testimony of the New York State Insurance Department Before the Subcommittee on Oversight and Investigations Committee on Energy and Commerce United States House of Representatives July 24, 2008

**Additional Resources**

- Consumer Alert: Long-Term Care Insurance – What You Should Know
- NAIC Special Section: Long-Term Care
- Long-Term Care Consumer Fact Sheet



# Center for Insurance Policy and Research



CIPR produces several reports a year on timely issues. They also will link to historical news releases on issues created by the NAIC.

Consumer Alerts and Fact Sheets are also available.



# Insure U

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**GET READY RESOURCES**

**Help Avoid Costly Surprises**

While insurance needs vary greatly from person to person, Insure U has identified six common situations during which it is especially important to answer some challenging questions.

- New Car
- Wedding
- New Home
- New Parents
- Job Change
- Turning 50

**FIGHT FAKE INSURANCE  
STOP. CALL. CONFIRM.**

For unbiased information specific to where you live contact your insurance department:

Select Your Department

Or Call 1-866-470-NAIC (6242)

**Shop Around** — Compare rates for plans that offer the same coverage.

**Protect Yourself** — Use the **Consumer Information Source (CIS)** to compare complaint and financial information.

**Review Annually** — Your needs will change over time.

FOR RENT

FOR RENT

RETIREMENT AHEAD



## Insure U

- Insure U is a public education program created by the NAIC in 2006 to educate consumers about insurance issues.
- You can search for resources by life event, life stage and insurance type.
- <http://www.insureuonline.org>



# Insure U and Rita Moreno





# Federal Emergency Management Agency

- FEMA Region VI oversees the federal emergency management for Arkansas, Louisiana, New Mexico, Oklahoma, Texas and 68 federally recognized Tribal Nations.
- With a staff of over 500 employees located in Denton, TX, and in Baton Rouge and New Orleans, FEMA collaborates with federal, state, tribal, local and private sector partners before, during and after disasters.
- The FEMA website has more than just flood maps. There are consumer alerts and helpful information about dozens of topics.
- <http://www.fema.gov>



# Federal Emergency Management Agency

The screenshot shows the FEMA.gov website. At the top left is the FEMA logo. Below it are navigation links: 'Navigation', 'Search', and 'Languages'. The main content area features a circular image of a blue Volkswagen Beetle with a surfboard on its roof rack, driving on a road towards the ocean. Below the image is the heading 'Summer Travel' and the text: 'Whether you're taking a road trip or having a staycation, download the FEMA App to know if bad weather is on the way.' Below this are three sections: 'Disaster Assistance' with a link to [disasterassistance.gov](https://disasterassistance.gov), 'Summer Days' with a link to ["Summer Days" to find how you can be ready.](#), and 'Disaster Housing Assistance' with links to [Individual and Household Program data](#) and [the Small Business Administration's Disaster Home Loan Program](#).



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Louisiana Department of Insurance

# Questions?

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Thank you for  
your time and  
attention.

Ileana Ledet

Deputy Commissioner of Public  
Affairs

August 5, 2016