



Consumer Advocacy and Medicare Update

Ron C. Henderson Deputy Commissioner
Office of Consumer Advocacy

James J. Donelon
Commissioner of Insurance

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Our monthly newsletter addresses consumer insurance topics as well as timely information on issues affecting senior citizens in Louisiana.



St. Paul the Apostle Catholic Church Health Fair
Date: August 16, 2014
Time: 9:00 a.m.
Location: St. Paul the Apostle Catholic Church
3920 Gus Young Avenue,
Baton Rouge, LA

Opelousas Elderly Awareness Seminar
Date: August 20, 2014
Time: 1:00 p.m.
Location: Opelousas Civic Center
1638 Creswell Lane,
Opelousas, LA

St. James Parish Homebuyer Class
Date: August 22, 2014
Time: 9:00 a.m.
Location: St. James Parish Headstart
5153 Canatella Street,
Convent, LA

Mount Pilgrim Baptist Church Wellness Workshop

Insuring Your Home Inventory

As we enter the peak of the 2014 Atlantic hurricane season, now may be a good time to make sure you have an up-to-date home inventory of your valuables should a disaster strike. Although forecasters at the Colorado State University Tropical Meteorology Project are [anticipating a below-average hurricane season](#), even a minor storm can result in significant damage. Creating a simple home inventory helps you track what you own and what it is worth, making important insurance decisions easier during a crisis.

Here are a few tips to create a home inventory:

- Group your possessions into logical categories, i.e., by hobby, by room in your home, etc.
- Your list should include celebration purchases like jewelry and art, as well as everyday leisure items such as televisions and guitars.
- Don't forget items you use rarely such as holiday decorations, sports equipment, tools, etc.
- Pull together copies of original sales receipts and/or appraisal documents. Also note model and serial numbers.
- Carefully photograph or videotape each item and document a brief description, including age, purchase price and estimated current value. [Download a home inventory checklist \(PDF\)](#).
- Store your home inventory and related documents in a safe, easily accessible place online, on your computer or in a fire-proof box or safe deposit box. Consider sharing a copy with friends, relatives and your insurance provider.
 - The free myHOME Scr.APP.book downloadable app provided by the National Association of Insurance Commissioners (NAIC) lets you quickly photograph and capture descriptions of your possessions room by room, then store electronically for safekeeping. The app is available for [iPhone®](#) and [Android](#) devices.

Tougher Penalties for Louisiana Uninsured Drivers

Uninsured motorists in Louisiana will see tougher penalties due to new legislation passed during the 2014 Regular Legislative Session. Act 641, which went into effect on July 1, provides for increased penalties on uninsured motorists including a minimum fine of \$75 for being caught in violation of the law requiring insurance. There are also fines of \$250 to \$1000 for such things as knowingly operating a vehicle without insurance, being involved in an accident without insurance and committing fraud by falsely claiming to have insurance.

The new law provides for increased fines on uninsured motorists to be designated for the new Insurance Verification System Fund, which will fund a real time database between the Office of Motor Vehicles and insurance carriers. The database will verify the existence of auto insurance in compliance with the Motor Vehicle Safety Responsibility Law and will be accessible by police officers.

Date: August 23, 2014
Time: 10:00 a.m.
Location: Mount Pilgrim Baptist Church
9700 Scenic Hwy., Baton Rouge, LA

Abundant Life Church Health Fair

Date: August 23, 2014
Time: 10:00 a.m.
Location: Abundant Life Church
9900 Hayne Blvd., New Orleans, LA

To find out if Consumer Advocacy will be in your area or to request a speaker for your organization or group, call (225) 219-0619 or send an email to consumeradvocacy@ldi.la.gov

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public@ldi.la.gov

Under the new law, drivers involved in an accident without insurance may have their drivers' license suspended and registration revoked for up to 180 days. The previous penalty for this act was 60 days. Also, a drivers' license may now be revoked for 12 to 18 months if one is caught falsely claiming to have insurance.

For more information, or to view the bill in its entirety, please click [here](#).



Welcome to the Senior Health Insurance Information Program (SHIIP) Spotlight. This section of our monthly newsletter is dedicated to updating consumers on important news related to Medicare and senior health insurance as well as shining a light on partners of SHIIP for their exemplary work in assisting seniors in Louisiana.

This month's SHIIP Spotlight goes to Teche Action Clinic. Teche is a private, not-for-profit health center and is the first Federally Qualified Health Center in Louisiana to partner up with SHIIP. Teche Action Clinics are located statewide and offer a variety of healthcare resources and services for residents in St. Mary, St. John, St. James, Assumption and Terrebonne parishes and surrounding areas. Each location is staffed with senior health counselors who can help answer Medicare questions, assist with enrollment into Medicare Part D plans and complete applications for assistance programs. For more information about Teche Action Clinic, please visit their website at www.tabhealth.org.

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Office of Consumer Advocacy
(225) 219-0619 or (800) 259-5300

P.O. Box 94214
www.ldi.la.gov

Baton Rouge, LA 70804-9214
consumeradvocacy@ldi.la.gov