



Consumer Advocacy and Medicare Update

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



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

If you no longer wish to receive this newsletter please send an email to the following address with "REMOVE FROM CONSUMER ADVOCACY MAILING LIST" in the subject line. public@ldi.la.gov

Reminder: Health Insurance Open Enrollment Ending Soon

The Health Insurance Open Enrollment period ends soon. If you haven't enrolled in health coverage for 2015, you can still do so until February 15 through the Marketplace, a private insurance company or an agent. If you were enrolled in a 2014 Marketplace plan, you can renew your current health plan or choose a new plan through the Marketplace up until that date.

You will notice an assessment charged to you when paying your federal taxes this spring if you did not have health insurance during 2014. The amount is the greater of one percent of yearly household income or \$95 per person. Individual penalties increase for being uninsured in 2015 to the greater of two percent of yearly household income or \$325 per person.

Employers should become familiar with the requirements of ACA's [Employer Shared Responsibility Provisions](#) since they may also pay penalties in 2015 in certain cases. Both individual and employer penalties increase in 2016.

For more information, visit www.healthcare.gov.

Claim What's Yours

Tax season is underway and the Louisiana Department of Insurance (LDI) is spreading the word about a tax rebate available to property insurance policyholders in the state.

The Louisiana Citizens Property Insurance Corporation (Citizens) assessment is paid by property owners each year. The assessment is payment for a bond issued by Citizens to cover the costs of damages of Hurricanes Katrina and Rita and is fully refundable to policyholders once their premium has been paid in full.

Claiming the rebate can be done in [one of three ways](#), however the simplest way to do so is by claiming it as a tax credit on your Louisiana Income Tax Return due each May. The LDI's Consumer Advocacy staff will be heading out to events across the state to give consumers more information on claiming the Citizens Rebate. Check out the calendar below and be sure to stop so we can help you claim what's yours.

Event	Date	Time	Location
Home Builders Expo	February 21 & 22	11am - 5 pm	Monroe Civic Center 401 Lea Joyner Memorial Expressway Monroe, LA 71201
Pontchartrain Home Show	February 27 February 28 March 1	12pm - 7pm 11am - 7pm 11am - 6pm	Pontchartrain Center 4545 Williams Blvd. Kenner, LA 70065
Home, Garden & Lifestyle	February 28 March 1	10am - 6pm 11am - 5pm	Cajundome 444 Cajundome Blvd.

Show			Lafayette, LA 70506
Bayou Home Show	March 7 & 8	10am - 5pm	Houma Civic Center 346 Civic Center Blvd. Houma, LA 70360
Jefferson Parish Senior Expo	March 12	8am - 2pm	The Alario Event Center 2000 Segnette Blvd. Westwego, LA 70094
1st Annual Fallen Officer's Memorial Invitational Bass Tournament	March 13 & 14	8am	Red River South Marina 250 Red River South Marina Road Bossier City, LA 71111
Habitat Home Expo	March 21 March 22	9am - 6pm 10am - 5pm	Baton Rouge River Center 275 South River Road Baton Rouge, LA 70802

Learn more about the Citizens Rebate on the LDI's website www.lidi.la.gov/consumers/citizens-rebate.

FAQs on the Anthem Data Breach

The Louisiana Department of Insurance is currently looking to signing on to a multi-state examination of Anthem, Inc. Anthem recently reported the discovery of an unauthorized access of customer information. This breach of data included member names, dates of birth, Social Security numbers, address, telephone numbers, email addresses, employment information and income.

The examination of Anthem will be coordinated through the [National Association of Insurance Commissioners \(NAIC\)](#) and will include a comprehensive review of the company's security. The Department offers the following FAQs as we continue to monitor the security breach.

Are consumers in Louisiana impacted by the Anthem data breach?

While Anthem operates in 14 states, the company has said the data breach will affect customers in all 50 states. Anthem does not sell insurance directly in Louisiana and the company is assessing how many consumers in Louisiana may be impacted by the breach.

How will a customer know if they are impacted?

Anthem has said it is not yet aware of any fraudulent activity against policyholders that has occurred as a result of the breach. The company is contacting each impacted customer and will provide resources including credit theft monitoring and identity theft insurance for at least one year. Consumers who are not sure if they are an enrollee of Anthem or who have other questions can contact Anthem at 1-877-263-7995 or www.AnthemFacts.com.

How will Anthem notify impacted customers?

Anthem has said it will contact affected customers via written

correspondence in the mail - not by phone or email. Anthem has warned customers to beware of phishing emails that include a "click here" link for credit monitoring. If you notice suspicious activity on any of your accounts, contact your bank or credit card company immediately.

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