



Consumer Advocacy and Medicare Update

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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.



[2014 Conference on Insurance Fraud and Auto Theft](#)

Date: October 15, 2014
Time: 7:30 a.m.
Location: Baton Rouge Marriott
550 Hilton Avenue,
Baton Rouge, LA

CENLA Area Agency on Aging Sponsored Open Enrollment Event

Date: October 16, 2014
Time: 8:30 a.m.
Location: Marksville Council on Aging
232 Preston Street,
Marksville, LA

CENLA Area Agency on Aging Sponsored Open Enrollment Event

Date: October 17, 2014
Time: 9:30 a.m.
Location: Foster Grandparent Program - Red Cross
425 Bolton Avenue,
Alexandria, LA

Medicare Open Enrollment

It's that time of the year again. The annual Medicare Open Enrollment period is right around the corner and our senior health counselors are ready to provide Medicare beneficiaries with the assistance they need to make informed decisions regarding their health insurance options.

Medicare Open Enrollment runs from October 15 through December 7. During the open enrollment period, seniors can change their health plan, shift from Medicare Advantage to Traditional Medicare, or change drug coverage for next year. Consumers who are satisfied with their coverage do not need to take any action.

The Senior Health Insurance Information Program (SHIIP) is a free, unbiased counseling program for Medicare beneficiaries in Louisiana that provides resources to assist during this process. SHIIP counselors possess a wealth of knowledge about the Medicare process and can answer any questions seniors may have about their coverage options.

For more information about the 2014 Medicare Open Enrollment Period and SHIIP services, please visit www.ldi.la.gov/SHIIP or contact the Department of Insurance at 1-800-259-5300.

Not on Medicare? Open Enrollment for Health Insurance On and Off the Marketplace is Coming Up Too

In just over a month, people across the country will have the opportunity to make changes to their current health insurance plans when the [Health Insurance Marketplace](#) opens on November 15.

The Marketplace open enrollment period will last until February 15, 2015. During this time, you can apply for a Marketplace plan or change your current plan. Depending on your circumstances, after applying for coverage on the Marketplace, you may find you qualify for Medicaid or the Children's Health Insurance Program (CHIP).

According to the Affordable Care Act, most people must maintain [minimum essential health coverage](#) or otherwise pay a penalty. The penalty is the greater of a flat dollar amount or a percentage of your applicable income. The penalty began to be applied in 2014 and was set at either 1 percent of your income or \$95, whichever was higher. For 2015, the penalty amount has increased to 2 percent of your income or \$325.

To apply for coverage on the Marketplace during open enrollment, you can contact an independent health insurance agent or visit www.healthcare.gov. Compare the various plan options available and then choose the best plan based on the options for which you qualify. You can also apply by phone at 1-800-318-2596.

CENLA Area Agency on Aging Sponsored Open Enrollment Event
Date: October 22, 2014
Time: 9:00 a.m.
Location: Our Lady's Manor
402 Monroe Street,
Alexandria, LA

CENLA Area Agency on Aging Sponsored Open Enrollment Event
Date: October 23, 2014
Time: 8:30 a.m.
Location: 372 Mission Drive, Simmesport, LA

CENLA Area Agency on Aging Sponsored Open Enrollment Event
Date: Tuesday, October 28, 2014
Time: 9:00 a.m.
Location: Holloway Pharmacy - Pineville
3592 Highway 28 East,
Pineville, LA

CENLA Area Agency on Aging Sponsored Open Enrollment Event
Date: October 30, 2014
Time: 8:30 a.m.
Location: 2057 LeGlise Street, Mansura, 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

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

Important Open Enrollment Dates to Remember:

- **November 15, 2014.** Open Enrollment for Individual Plans on and off the Marketplace begins. Apply for, keep, or change your coverage.
- **December 15, 2014.** Deadline to enroll for coverage that begins on January 1, 2015. If your plan is changing or you want to change plans, enroll by December 15, 2014, to avoid a lapse in coverage.
- **December 31, 2014.** The coverage year ends for 2014 plans. Coverage for 2015 plans can start as soon as January 1, 2015.
- **February 15, 2015.** This is the last day you can apply for 2015 coverage via an Individual Plan before the end of Open Enrollment.

**More information will be provided in our November 2014 Consumer Advocacy Newsletter.*

Filing an Insurance Complaint

Each year, the Louisiana Department of Insurance (LDI) helps thousands of residents get the insurance payments they deserve. Our staff members work with insurance companies to resolve consumer complaints.

In the first half of 2014, the LDI assisted consumers who filed complaints recover an additional \$2.25 million in insurance payments.

In order to process a complaint, you must obtain a form by visiting the department's website, www.ldi.la.gov/ConsumerComplaintForm or by contacting the LDI at 1-800-259-5300.

Types of Complaints

The LDI helps resolves issues involving:

- Sales/Policyholder Services
- Premium Rates/Refunds
- Non-Renewable/Cancellations
- Claim Delays/Denials/Unsatisfactory Settlements
- Other insurance-related complaints

After filing

The LDI will send you an acknowledgement letter within a week of receiving your complaint providing you with a file number and name of compliance examiner that is investigating your complaint. An LDI staff member will follow up with your complaint and notify you of the results of the investigation.

Tracking your Complaint

The LDI launched a new online system for consumers to check the status of their complaints. This new feature is a fast and easy way to keep updated with the progress of your case. Just visit www.ldi.la.gov/complaintstatuslookup for more information.

Please be aware that the Louisiana Department of Insurance cannot:

- Provide you with legal advice, act as your lawyer or interfere in a pending lawsuit
- Recommend a preferred insurance company

- Decide disputes based on who is negligent or at fault
- Decide disputes of medical fact or opinion
- Determine the facts surrounding a claim (if accounts differ)
- Resolve a complaint without proper evidence

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