# Find Medicare Help Near You

If you have a question about Medicare or need help understanding your options, we want to help you find help in your area. Over the last year, counselors with the Senior Health Insurance Information program have helped more than 42,000 Medicare beneficiaries across the state.

A key element to reaching people who need help are our SHIIP Partners. SHIIP leaders train staff to help Medicare beneficiaries make informed decisions. The Teche Action Clinic along with CEO Dr. Gary Wiltz and the New Orleans Council on Aging have played a vital role in reaching those needing assistance. Counselors are also making a special effort to connect with Medicare enrollees in Latino and Vietnamese communities.

SHIIP partners are located in cities statewide. <u>Click here</u> to find a location near you or call 1-800-259-5300.

### After the Storm: What do I do Now?

Here are some tips for dealing with storm damage and the claims process:

- **File a Claim.** Call your insurance company or agent. You can find contact information for both on the Department of Insurance website <a href="https://www.ldi.la.gov">www.ldi.la.gov</a>.
- **Document the Damage.** Start snapping pictures and keeping a list of what was lost. Prevent further damage by boarding up windows and placing a tarp on the roof.
- Check Contractors. <u>Make sure they're licensed</u> and authorized to do business in your area.
- **Verify Public Adjusters**. You can <u>see if they're licensed online</u>. Check their references and ask for identification.
- **Contact the Louisiana Department of Insurance**. Our staff can help you navigate the claims process and answer any questions you may have.

Most policies have <u>hurricane and named storm deductibles</u> which allow policyholders to take on more of the risks without raising premiums to higher levels. A hurricane deductible applies to damage from a hurricane as categorized by the National Weather Service. A named storm deductible applies to a weather events such as hurricanes, typhoons and tropical storms.

# **Holiday Safety Checklist**

It's almost time to roll out the grill and charcoal for some Fourth of July fun. Fireworks displays and outdoors cookouts are popular this time of year and a little precaution can go a long way. According to the National Fire Protection Association, fires have resulted in property damage

totaling millions of dollars in recent years. There are a few grilling and fireworks safety tips that will help you protect your property and loved ones.

### Charcoal grills:

- Only use charcoal starter fluid. Do no use gasoline.
- Keep charcoal fluid away from heat sources.
- Be sure to use an extension cord for outdoor use of electric charcoal starters.
- When working with a propane grill, check the gas tank hose for leaks.

#### Fireworks:

- Before you begin, survey the area to make sure you have enough open space.
- Dispose of fireworks properly.
- Keep an eye out for fires.

# A Final Note for Those in the Industry...

The Department of Insurance is preparing to host two educational opportunities in the coming months. A free workshop for agents will be held at the University of Louisiana at Monroe on July 26. You can find details <u>here</u>.

On August 3-5, the 2016 Louisiana Insurance Compliance Seminar & Legislative Review will cover form and rate filing updates. The event will be held August 3-5 at the Hotel Monteleone in New Orleans. Get a look at the conference agenda <a href="here">here</a> or <a href="register online">register online</a>.