



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.



"Claim What's Yours"
Citizens Rebate Road Show
Date: March 7-8, 2015
Time: 10:00 am - 5:00 pm
Location: Bayou Home Show at the Houma Civic Center
346 Civic Center Blvd.
Houma, LA

2015 Health Care Conference
Date: March 10, 2015
Time: 7:30 am - 4:00 pm
Location: Crowne Plaza
4728 Constitution Ave.
Baton Rouge, LA

"Claim What's Yours"
Citizens Rebate Road Show
Date: March 12, 2015
Time: 8:00 am - 2:00 pm
Location: Jefferson Parish
Senior Expo at the Alario Center
2000 Segnette Blvd.
Westwego, LA

Millions in Additional Funds Collected for Policyholders

Insurance policyholders in the state were able to collect an additional \$4.5 million as a result of assistance provided by the Louisiana Department of Insurance (LDI) in 2014. The funds are the result of LDI staff working with insurance companies to resolve complaints and are in addition to the original amounts offered to consumers by their insurance companies.

The funds recovered are from formal complaints regarding property and casualty, health, and life and annuities products. During the past year, the LDI received nearly 3,000 consumer complaints. Information on complaints and funds by insurance product is as follows:

Consumer Insurance Dispute Settlements (January 1 - December 31, 2014)

Complaints Filed	Complaints Filed	Funds Recovered
Health	1076	\$589,370.10
Life & Annuities	221	\$2,022,948.08
Property & Casualty	1702	\$1,871,759.49
Total	2999	\$4,484,077.67

Consumers who are not satisfied with the resolution of their insurance claim can contact the LDI for help understanding their options. Formal complaints may be filed online by visiting www.ldi.la.gov/onlineservices. A paper form may also be accessed online.

Citizens Rebate Road Show

Members of the LDI 's Office of Consumer Advocacy have been busy on the road lately assisting property insurance policyholders across the state claim the Citizens Property Assessment rebate. As of December 2014, nearly \$240 million remained available to be claimed by anyone who pays property insurance in Louisiana, including homeowners, renters and business owners.

Below are a few pictures from events the consumer advocacy staff have participated in. To learn more about the Citizens Property Assessment rebate or see what stops are next on the "Claim What's Yours" Citizens Rebate Road Show, please visit the Department's website www.ldi.la.gov.

**“Claim What’s Yours”
Citizens Rebate Road
Show**

Date: March 13-14, 2015

Time: 8:00 am

Location: 1st Annual
Fallen Officer’s Memorial
Invitational Bass

Tournament at the Red
River South Marina

250 Red River South

Marina Road

Bossier City, LA

**“Claim What’s Yours”
Citizens Rebate Road
Show**

Date: March 21-22, 2015

Time: 9:00 am - 6:00 pm

Location: Habitat Home
Expo at the Baton Rouge
River Center

275 South River Road

Baton Rouge, 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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Medicare Savings For You

Did you know that you could be paying less and save money on your Medicare premium? Under Medicare, there are two programs that can help lower your drug costs if you meet income and asset guidelines.

Administered by the Louisiana Department of Health, the Medicare Savings Program provides assistance with Medicare premiums, deductibles and coinsurance. To qualify, applicants must meet income guidelines.

The Low-Income Subsidy (Extra Help Program) can help Medicare beneficiaries with limited income and resources to pay Medicare prescription drug costs as well as help pay the monthly Medicare drug plan Part D premium, deductible and copayments.

To qualify for the Low-Income Subsidy program, beneficiaries must meet income and asset guidelines and must have Medicare Part A, Medicare Part B or both. If you receive Supplemental Security Income (SSI) or Medicaid, you automatically qualify for the program and it is not necessary to apply.

To view the income and asset guidelines, please click [here](#). To learn more about both the Medicare Savings and the Low-Income Subsidy programs, please contact a senior health insurance counselor at 1-800-259-5300 or visit www.lldi.la.gov/SHIIP.

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