



# The Consumer Comes First.

*The Main Reason for Our Existence.*

Greetings!

This newsletter is all about you, the Consumer. In this issue, the Delaware Department of Insurance has information for everyone, from the youngest in the state to older Delawareans. Our Department will be at fairs, community meetings and other events in the upcoming months and we hope to see you as we travel the state and offer our services to the community.

Also, June is National Safety Month and we would like to share safety measures that can be performed in your homes and at your places of work.

In the "Ask the Commissioner" section, I share some emergency preparedness tips as hurricane season is quickly approaching.

I hope you enjoy this newsletter and find the articles to be helpful. The Department of Insurance is here to serve you because "The Consumer Comes First!"

Most Sincerely,  
*Karen*  
 Karen Weldin Stewart, CIR-ML  
 Commissioner

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# Consumers & Business



## COMMUNITY OUTREACH EVENTS

Staff members from the Insurance Commissioner's Office are often out in the community at events or neighborhood locations—providing information and guidance on insurance to Delaware consumers. Please feel free to stop by our booth during these outreach events for help with an insurance problem, to pick up information on auto, homeowners, life, health and other types of insurance—or just to say hello. We look forward to seeing you!

Date & Time	Event
<b>Saturday, April 20th</b> 9:00 a.m.—1:30 p.m.	<b>Walk for Autism</b> Cape Henlopen State Park Lewes, DE
<b>Saturday, April 27th</b> 9:00 a.m.—1:30 p.m.	<b>Walk for Autism</b> Bellevue State Park Wilmington, DE
<b>Saturday, April 27th</b> 9:00 a.m.—4:00 p.m.	<b>Milford's Bug &amp; Bud Festival</b> Milford Riverwalk Milford, DE
<b>Saturday, May 4th</b> 9:00 a.m.—5:00 p.m.	<b>Dover Days</b> Legislative Mall Dover, DE
<b>Saturday, August 3rd</b> 9:00 a.m.—3:00 p.m.	<b>Wyoming Peach Festival</b> Wyoming, DE

If you have questions about your insurance options or about your insurance coverage, contact the Delaware Department of Insurance Consumer Services Division at (302) 674-7310 or visit our website at [www.delawareinsurance.gov](http://www.delawareinsurance.gov).

# Consumers & Business



## INSURANCE FOR CHILDHOOD SERVICES

*Did you know that your major medical insurance policy should cover certain childhood services?*

### What is covered under your health insurance plan?

Under the Delaware Title 18 Insurance Code the below services must be available to all children insured under a major medical health insurance policy issued in the state.

- Autism Screening - 18 months and 24 months
- CA125 Ovarian Cancer Screening
- Hearing Aid Coverage - \$1000.00 per hearing aid per ear every 3 years for covered dependents less than 24 years of age
- Immunizations covered at 100% - Birth to age 18
- Lead Poisoning Screening - 12 months - 6 years
- Newborn and Infant Hearing Screening - Birth – Discharge
- Orthotic and Prosthetic Services
- Phenylketonuria (PKU) and other Inherited Metabolic Diseases
- Screenings of Infants and Toddlers for Developmental Delays - Ages 9 months, 18 months, 30 months

For a more detailed listing of these services, please see our [fact sheet](#).

# LIFE & HEALTH

## MAY IS OLDER AMERICANS MONTH!

Fifty years ago, President John F. Kennedy designated May 1963 as Senior Citizens Month, encouraging the nation to pay tribute to older people across the country. In 1980, President Jimmy Carter's proclamation changed the name to Older Americans Month, a time to celebrate those 65 and older through ceremonies, events and public recognition. The most recent census data at [www.census.gov](http://www.census.gov) shows that:

**41.4 million** - Is the number of people who were 65 and older in the United States on July 1, 2011, up from 40.3 million on April 1, 2010 (Census Day). In 2011, this group accounted for 13.3 percent of the total population.

**92.0 million** - Is the Projected population of people 65 and older in 2060. People in this age group would comprise just over one in five U.S. residents at that time. Of this number, 18.2 million would be 85 or older.

**2.4 million** - Is the Projected number of baby boomers in 2060. At that time, the youngest baby boomers would be 96 years old.

**2056** - Is the year in which, for the first time, the population 65 and older would outnumber people younger than 18 in the U.S.

As the population of Older Americans continues to grow, so does the need for information to Delawareans on Medicare. Delaware's Department of Insurance is joining the national celebration of Older Americans Month 2013 with community outreach events specifically designed with older Americans in mind. Staff members from the *ELDERinfo* Program of the Insurance Commissioner's Office are often out in the community at events or neighborhood locations, providing information and guidance on insurance matters to Delawareans with Medicare. Call (302) 674-7364 to contact *ELDERinfo*.

This year's theme for Older Americans Month is: *Unleash the Power of Age*. We invite you to join us as we are out in the community. Check our [ELDERinfo calendar](#) and remember these dates.



# Workplace & Safety FRAUD



## JUNE IS NATIONAL SAFETY MONTH

June is National Safety Month and emergency planning is an important part of a comprehensive workplace safety program. Taking proactive steps can reduce the social and economic costs of emergencies, criminal acts, crises, and disasters. An effective response during an emergency depends on the quality of planning and training that occurs before a situation arises. Is your workplace ready to respond if an emergency happens? Complete the National Safety Council's [Readiness Assessment](#) and see how much you know about your safety plan at your workplace.

Your home or work routines can be disrupted with little or no warning by natural disasters, fires or other catastrophic events. It's important that you and your family are prepared as help may not always be available. During large community wide emergencies, first responders – police, fire and emergency medical services may be overwhelmed with numerous calls for help or even physically unable to reach your location due to blocked roads.

### Safety at Home

As stated by the National Safety Council, nearly 70 Federal disaster declarations are issued annually. It is important to identify and learn about the hazards most likely to occur in your community. Make a plan and share this information with your loved ones to prevent needless confusion and worry.

- Determine the safest course of action for you and your family for each hazard. In some situations, it may be better to stay where you are, also called sheltering in place. This would be necessary during a tornado or hazardous chemical release, for example. Sometimes, leaving an area to escape danger or evacuation is the safer course of action in situations such as a fire or hurricane.
- Stay informed. Know how your community alerts citizens in an emergency. It may be an emergency broadcast on the radio or TV. You might hear a special siren, or get a telephone call, or emergency workers may go door-to-door. If available, sign up for your community's emergency text or email alert system.

# Workplace & Safety FRAUD



## JUNE IS NATIONAL SAFETY MONTH - CONT'T

- Plan for your family's comfort during disasters. Severe weather, earthquakes, flooding and other emergencies may cause utility outages. Prepare a kit that can meet your household's basic needs (food, water, etc.) for 72 hours. Don't forget a kit for your car.
- Practice with your family what to do in an emergency. Conduct regular drills for the most common hazards such as a fire, tornado or earthquake.
- Know how to keep in touch. Local telephone service may be interrupted. Sometimes, it is easier to send a text message or contact a family member in another state. Each family member should know how to make contact to advise that they are safe.

For more information on workplace safety or emergency preparedness, please contact our office at 302-674-7300 or visit our website at [www.delawareinsurance.gov](http://www.delawareinsurance.gov).

Test your safety knowledge by completing the National Safety Council's [Emergency Preparedness](#) crossword puzzle.



# Workplace & Safety FRAUD



## PROTECT YOURSELF FROM FRAUD

You can reduce the chances of becoming a victim and help us stop fraud in its tracks by following some very simple rules:

When buying insurance or obtaining any services, remember, "if it seems too good to be true, it probably is".

When dealing with someone you do not know, you can check their credentials with the Insurance Department before you give them any money. To make sure someone is a licensed insurance agent, call **1-800-282-8611** or you can check them online with the [National Association of Insurance Commissioners \(NAIC\)](#).

If you have any questions about the policy or if the person selling you the policy or handling your claim appears reluctant to respond to your questions, contact our Department at **1-800-282-8611** or [consumer@state.de.us](mailto:consumer@state.de.us) before signing any documents.

If involved in an auto collision, protect yourself against potential fraudulent claims.

# Ask? the Commissioner



## What precautions should Delawareans take as we enter hurricane season?

Even though the 2013 hurricane season is still more than a month away, now is the time to prepare. The Weather Channel released its first 2013 Atlantic hurricane season outlook, calling for another active season. 2012 saw nineteen named storms, ten hurricanes and two major hurricanes, the most destructive of which was Hurricane Sandy which swept through the East Coast of the United States in late October.

All Delawareans should take time to create a written emergency action plan and review all insurance documents before any natural disaster strikes. Here are a few steps that every action plan should include:

1. Decide where to go if you're at home, school, work, outdoors, or in a car when a hurricane or tropical storm threatens. Update these plans every school year and as places of employment and residence change.
2. Identify two places where you and your family members can meet if you are separated: one outside your home and another outside your neighborhood.
3. Learn how your local government handles emergencies by contacting your local American Red Cross chapter or local Emergency Management Agency (EMA).
4. Review your insurance coverage for your home and business.
5. Speak with your insurance agent or provider to make sure you have the coverage you need.
6. Determine your flood insurance eligibility ! homeowners insurance typically does not cover flood damage.

For more information on insurance coverage related to flooding: The [Insurance Information Institute National Insurance Consumer Hotline \(1-800-942-4242\)](#) National Flood Insurance Program.

7. Have current paper (hard-copy) maps on hand. (Don't rely only on smartphones and mobile devices as cellular networks may be down in your area during a storm.) Alert friends and family members of your route and destination.

More tips for disaster preparedness can be found on our website at: [www.delawareinsurance.gov](http://www.delawareinsurance.gov)



Go Mobile

Scan or click the QR Code to see the Delaware Insurance Department's Website on your mobile device.



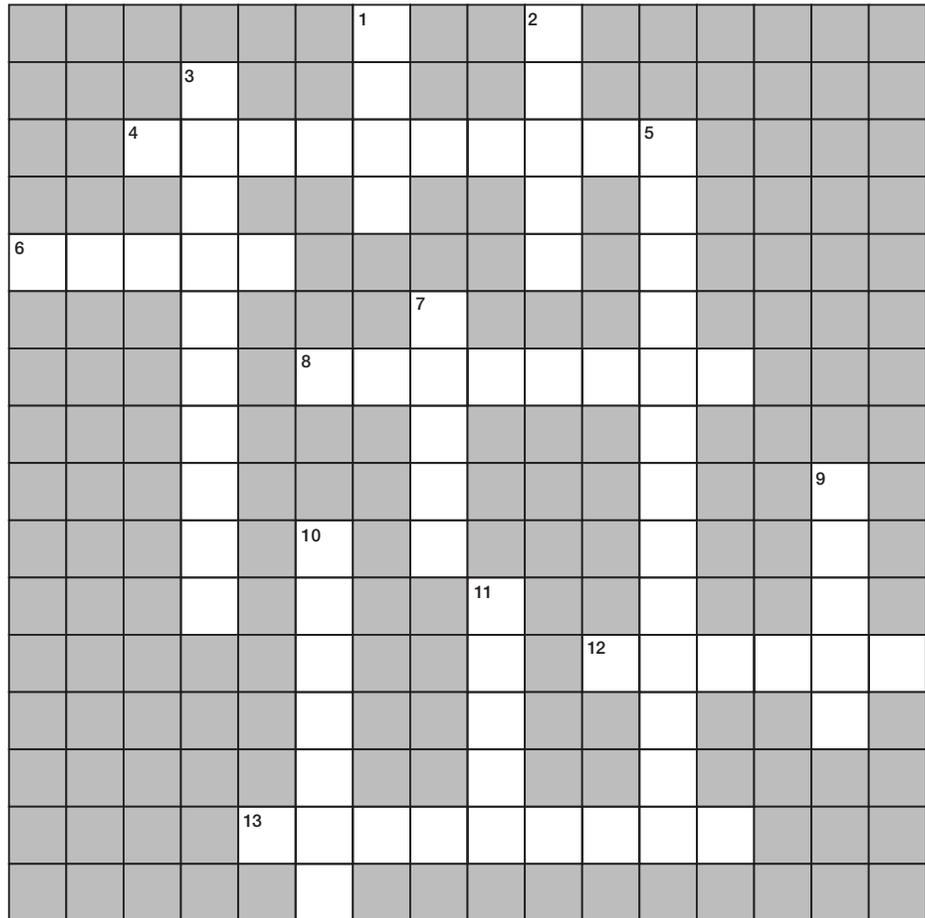


CELEBRATING  
100 YEARS  
OF SAFETY



Safety  
starts  
with me

## Emergency Preparedness



### ACROSS

4. In your emergency kit, include moist towelettes and garbage bags for \_\_\_\_\_.
6. Emergency drills are crucial for \_\_\_\_\_, but are useful for natural disasters, too.
8. Make sure every family member is aware of your plan and walk \_\_\_\_\_ through the process with you.
12. If there is an elderly family member that needs extra assistance, keep their \_\_\_\_\_ in mind when creating your drill.
13. Always include extra \_\_\_\_\_ for your flashlight.

### DOWN

1. Emergency kits should include first aid and tool \_\_\_\_\_.
2. Make sure your family has a plan in case of an emergency, and practices it at least \_\_\_\_\_ a year.
3. Keep matches in a \_\_\_\_\_ container.
5. Food in emergency kits should be \_\_\_\_\_.
7. Practicing your plan in the dark can help \_\_\_\_\_ the room appearance in a fire or if the power goes out.
9. When practicing your family plan, test all \_\_\_\_\_ and make sure doors and windows are able to be opened.
10. Draw out a \_\_\_\_\_ of your home and keep escape routes clear at all times.
11. An emergency supply kit should include enough food and water for \_\_\_\_\_ days.

NATIONAL  
SAFETY  
MONTH 2013

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