



A monthly newsletter brought to you by Idaho Department of Insurance – November 2023



**Health Insurance Open Enrollment ends Dec. 15th**



**Medicare Open Enrollment ends Dec. 7th**



**Idaho Workers' Compensation rates to decrease in 2024**



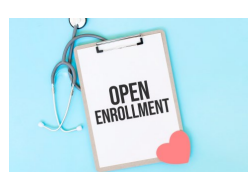
**Consumer Affairs Officer Helps in Maui**



**Company Activities**

### Open Enrollment for 2024 health insurance is open through December 15, 2023

The open enrollment deadline for Idahoans purchasing or changing their individual health coverage for 2024 is December 15. Open enrollment only happens once a year, from October 15-December 15. Now is your opportunity to adjust plans and review them carefully as networks and benefits have changed. DOI recommends consumers contact a licensed insurance agent for help evaluating various plan options and eligibility for cost-savings.



**News release:** [Don't Delay: Open Enrollment Deadline is December 15](#)

**Comunicado de prensa:** [La inscripción abierta para el seguro de salud de 2024 está abierta hasta el 15 de diciembre de 2023.](#)

### Medicare Open Enrollment: October 15th through December 7th

Medicare Annual Open Enrollment is from October 15<sup>th</sup> through December 7<sup>th</sup>. It is important to review your Medicare plan annually. Plans change, and you want to ensure that you have a plan that fits you. For example: "Will your medical care and medications be covered for the upcoming year?" To conduct your annual review, please contact your trusted agent, or SHIBA at 1-800-247-4422 to setup an appointment.



**News release:** [Medicare Open enrollment is an opportunity to choose a plan that best meets your needs](#)

**Comunicado de prensa:** [La Inscripción Abierta de Medicare es una oportunidad para elegir el plan que mejor se adapte a sus necesidades](#)

### Protect Yourself from Improper Marketing during Medicare Open Enrollment

The DOI is warning consumers shopping for Medicare health insurance to be wary of improper marketing by telemarketers and television commercials during Medicare's Open Enrollment Period, which begins on **October 15 and ends December 7**. During that period, Medicare beneficiaries can choose the plans that are best for them for 2023.

To learn more on how you can protect yourself, or to download distribution materials, please visit [SHIBA.Idaho.gov](#). You can also reach SHIBA at 1-800-247-4422 or [shiba@doi.idaho.gov](mailto:shiba@doi.idaho.gov).

We encourage producers to share information with consumers.

- SCREEN PHONE CALLS**  
If anyone calls you who you did not have a scheduled appointment with, and requests personal or private information (Medicare number, Social Security Number, bank or credit card information) hang up!
- BE WARY OF ADVERTISEMENTS**  
Be cautious of changing your insurance plan based on advertisements. Any extra benefits in Medicare insurance ads on television or in mailings might not be available where you live. Get all the details in writing before you sign up.
- ENSURE PLAN IS RIGHT FOR YOU**  
Before you sign up, reach out to your doctors to verify they are in that plan's network, and check if your prescription drugs are covered.
- YOU DO NOT NEED BOTH MEDICAP AND MEDICARE ADVANTAGE**  
Even if someone promises that you can keep your Medigap plan (supplemental plan) and have a Medicare Advantage plan, it is against the rules and is not beneficial to have both.

[Download our one page flyer](#)  
[Download our tri-fold brochure](#)

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[En español](#)

### Market Oversight



DOI has reviewed and accepted the National Council on Compensation Insurance (NCCI) filing for a **base rate reduction of 12.6% reduction in workers' compensation insurance**. The decrease – which takes effect January 1, 2024 – marks the seventh consecutive year of rate decreases for Idaho employers and continues the overall downward trend of rates.

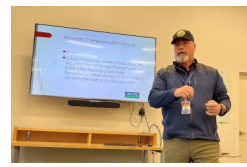
**News release:** [Idaho's workers' compensation rates to decrease for 7th consecutive year](#)

### Consumer Services

Two members of our Consumer Affairs team, **Mindy Walters** and **Amy Lambrecht**, spent time in Lahaina, Hawaii, in October helping the Hawaii Department of Commerce and Consumer Affairs Insurance Division. The DOI offered our support and resources as part of the NAIC Western Zone's response to help a fellow zone member. Mindy and Amy helped consumers navigate the insurance claims process in the aftermath of the August 2023 wildfires on the Island of Maui. (Photo: Mindy (left) and a Washington State consumer affairs employee are pictured outside the disaster response center located at the Civic Center in Lahaina.)



### Fraud Investigations



- Investigator **Roy Shepherd** presented at the Boise Chapter Association of Certified Fraud Examiners meeting to discuss what insurance fraud is, how the DOI handles insurance fraud and several case studies on agents and consumers who have been prosecuted.
- In October, the Investigations team saw a lot of movement with their cases in court: three individuals were arraigned, three individuals were sentenced, two plead guilty to insurance fraud, and one pretrial with a jury trial set in early 2024.

**News release:** [McCammon man found guilty of insurance fraud](#)

### Company Activities



Insurance Financial Examiner, **James Anderson** earned his Accredited Financial Examiner (AFE) designation from the Society of Financial Examiners (SOFE). This achievement demonstrates James' expertise in the examination of insurance companies and financial institutions. It is the culmination of passing four complex tests while also completing more than two years of regulatory examination experience. James' AFE reinforces the Department's credentials in maintaining its Accreditation as SOFE designations are one of many requirements. Great work, James!

### State Fire Marshal

Did you know? Thanksgiving is the leading day of the year for home fires involving cooking equipment. The **Idaho State Fire Marshal's Office** is reminding all Idahoans to exercise extra care this Thanksgiving to prevent an unwanted and devastating fire. Here are a few tips to help you celebrate Thanksgiving:



- Stay in the kitchen when you are cooking on the stovetop to keep an eye on the food.
- Stay in the home when cooking your turkey and check on it frequently.
- Keep children at least 3 feet away from the stove.
- Clear the floor of tripping hazards.
- Keep knives and appliance electric cords out of reach from children.
- Keep matches and utility lighters out of the reach of children (up high in a locked cabinet).
- Never leave children alone in room with a lit candle.
- Make sure your smoke alarms are working. Test them by pushing the test button.

**Deep frying a turkey?** Deep frying turkey poses extra special hazards and require constant supervision:

- Fryers must be at least 10 feet away from anything that can burn.
- Children and pets should be forbidden from the cooking area to prevent any mishaps.
- Be familiar with cooking temperatures for the type of oil you are using.
- Do not overfill the cooking pot for the size of turkey you are cooking.
- Do a test run with water! First place your turkey in the cooking pot and fill it with water, enough to cover the turkey. Remove the turkey and mark the water line. Dump out the water and dry off your turkey and pot. Fill your cooking oil to the mark on your pot and start your cooking process.
- Make sure your turkey is completely thawed. Never deep fry a frozen turkey.
- Do not drop your turkey into the hot oil. The reaction can be explosive!
- Have an ABC class fire extinguisher immediately available.
- Many have found cooking their turkey in a smoker or grill is just as delicious. Consider this or an air fryer as an alternative to frying your turkey in hot oil.



The Idaho Department of Insurance has been regulating the business of insurance in Idaho since 1901. The mission of the Department is to equitably, effectively and efficiently administer the Idaho Insurance Code and the International Fire Code. For more information visit [doi.idaho.gov](http://doi.idaho.gov).

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