

FACTS & FIGURES

IDAHO DEPARTMENT OF INSURANCE – MARCH 2016

DIRECTOR MESSAGE TO BAIL COALITION

Keep your house clean

Director Cameron spoke at a conference of the Idaho Bail Coalition. "The Department is here as a resource for you. We prefer to help you than to penalize you, but we will do what is in the best interest of the industry or the consumer. That is our responsibility."

He reminded attendees that violations come from people who don't have an understanding of what is required of them. The Department wants to help associations educate their members.

Director Cameron urged attendees to "keep your house clean," reminding them of the serious need to be in compliance and be sure their competitors are also in compliance. Bail agents are encouraged to report any misconduct to the Department.

"Continue to demonstrate the value of your industry," he said. "Ask questions. Avoid gray areas and you will avoid potential misinterpretations. Act appropriately, according to the law. Do what is right."

He concluded by urging them to reach out to the Department with questions or concerns about their industry. doidoi



BAIL LEGISLATION

Two pieces of bail legislation were submitted this year. The Department did not sponsor these bills, but was consulted along with the Idaho courts, and the Idaho Sheriffs' Association.

House Bill 508 pertains to new requirements for bail enforcement agents. This bill would give bail enforcement agents the authority to arrest a person who, while free on bail, fails to appear in court. This bill has passed the House and is waiting to be reviewed in the Senate where it could be amended.

Senate Bill 1345 sought to prohibit bail agents from soliciting and paying a fee to any inmate for a referral. This bill passed the Senate, but was held in committee on a 9 to 8 vote.

ASK THE DOI

Question: Are self-funded plans exempt from DOI regulation?

REQUIRED TO BE REGISTERED WITH DOI: Self-funded health plans sponsored by the following are subject to registration with the Idaho Department of Insurance:

1. A government employer (except an individual county or the federal government)
2. A church employer
3. A multiple employers' organization (MEWAs)
4. Post-secondary educational institutions for students

The goals of state regulation are to promote stability and financial solvency. Information on how to apply for self-funded registration is found on the DOI's website [here](#).

EXEMPT FROM REGISTRATION WITH DOI: Federal ERISA law exempts certain employer self-funded health plans from regulation by states. These include bona fide single employer plans and union plans. These types of plans are not subject to registration and regulation by the Department.

STATE FIRE MARSHAL

The State Fire Marshal's Office investigated an arson fire in Payette on February 27. Due to the tenacity of the Payette Fire Department, Police Department, and the State Fire Marshal's Office, four youths were apprehended and charged with this and other crimes. They are currently awaiting trial.

Deputy Verl Jarvie and Deputy Ivan Hibbert presented 26 hours of instruction to Idaho Certified Fire Code Officials at the 2016 Southern Idaho Fire Academy in Paul, Idaho.

State Fire Marshal Sandahl participated in the Idaho Wildland Cohesive Strategy meeting, which involved numerous stakeholders in the prevention and mitigation of wildfires throughout the state.



Photo of house involved in Payette arson fire

PRODUCER LICENSING



Producer Licensing's standards of diligence and streamlined processing protocols are so impressive and unique that the IT vendor, Sircon, plans to suggest certain of these measures—such as sending a license via email upon issue—to other states as a best practice. Sircon has also proposed creating batch emails with the same attachments and links currently used by our licensing staff to eliminate the need for these to be generated individually. This will streamline the process and provide for copies of licenses to be automatically emailed to renewing producers as well as to new licensees. Stay tuned!

COMPANY ACTIVITIES

Company Activities revoked the certificate of authority for Lincoln General Insurance Company and admitted MCNA Insurance Company to write disability including managed care. Several domestic insurance companies and self-funded plans continue to be under examination.

Annual statement filings and premium tax statements have begun to arrive. Companies worked hard to meet the March 1 deadline.



CONSUMER SERVICES

Consumer Affairs, Investigations, and SHIBA presented breakout sessions at the *Smart Women, Smart Money* conference in Boise. SHIBA presented helpful information about Medicare. The session titled "Insurance Speed Dating" shared the following tips based on questions frequently asked by consumers:

- Make sure the person you are speaking to is licensed to sell insurance in Idaho.
- Get it in writing! If someone is making a promise that is the basis of your decision, get that promise in writing.
- Read what you are agreeing to before you sign anything.
- Get a receipt. Confirm that the receipt shows the correct amount paid and what the payment was for.

Consumer Services joined forces at *Operation: Financial Freedom* at Gowen Field to educate Idaho service members and their families. Left to right: Investigator Nick Guthneck, SHIBA Coordinator Colleen Van Winkle, Consumer Affairs Officer Karl Fromm.



**Consumer Services
February Statistics**



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 www.doi.idaho.gov.