



DIRECTOR MET WITH CONGRESSMEN

Director Cameron joined with members of the National Association of Insurance Commissioners (NAIC) to discuss insurance issues with members of Congress. Topics included health reform, the health insurance market in Idaho, National Flood Insurance Program reauthorization, and financial regulatory reform



Senate Finance Chair, Senator Mike Crapo, addressing state insurance commissioners

"So much happening in Washington impacts Idaho residents," said Director Cameron. "The core focus of my job is to protect consumers and maintain strong insurance markets. To do that effectively, state insurance regulators need support from our members of Congress."

Chief state insurance regulators and senior staff gathered in Washington in early May and met with their

congressional representatives discussing the impact of federal policies in the states, and briefing lawmakers on developments in insurance.

"I am grateful for our congressional delegation who take time out of their hectic schedules to listen to the needs of Idahoans," said Cameron.

DOI IN THE NEWS



- **Malorie Warner insurance producer license revoked**
- **Transamerica cited for violations of Idaho Insurance Code**
- **What to do before and after a flood**
- **Medicare Supplement rule amended**

WILDFIRE AWARENESS MONTH



Governor Otter has proclaimed May "Wildfire Awareness Month." Idahoans are encouraged to learn how to better protect their homes and communities from wildfire, and how they can help firefighters reduce the number of human-caused fires. This year's theme: "Plan-Prepare-Prevent."

- ✓ **Plan** on becoming firewise by identifying hazards around your home.
- ✓ **Prepare** by creating survivable space to protect your home.
- ✓ **Prevent** wildfires this summer by using caution with anything that can cause a spark.

ASK THE DOI

Can people with preexisting conditions get health insurance?

Idaho insurance code does not allow insurers to deny or limit benefits due to a preexisting condition as long as a person had prior health coverage. If a person went without coverage for more than 63 days, the insurer may deny or limit services related to the preexisting condition for up to 12 months after enrollment.

The ACA prohibits insurers from using preexisting condition exclusion periods, regardless of previous coverage status.

However, the ACA limits enrollment to an annual open enrollment period, with exceptions for people who experience certain events, such as losing health coverage. Therefore, someone who doesn't enroll during open enrollment would likely need to wait until the next open enrollment to sign up – regardless of whether or not they have a preexisting condition.

STATE FIRE MARSHAL

State Fire Marshal Knute Sandahl visited the Emmett Kiwanis Club and gave a presentation on the statutory responsibilities and services of the State Fire Marshal's Office.

Deputies Alan Perry and Jason Blubaum attended a two-week fire investigation course at the National Fire Academy in Emmetsburg, Maryland, and qualified to receive the International Association of Arson Investigators Fire Investigation Technician certificate.

Fire Marshal staff attended and instructed at the Clearwater Fire Academy in Orofino, Idaho. Chief Deputy Tom Mroz discussed fire alarm requirements for businesses.



OUTREACH



Consumer Affairs Officers and SHIBA Coordinators represented the DOI with a booth at the Idaho Association of Health Underwriters annual symposium.

At the symposium, Director Cameron discussed the impact change has on individuals, businesses, and society. He reminded attendees that, while the new presidential administration will likely bring changes to the health insurance industry, change can be viewed through a positive lens if we can be open to the benefits it may bring.

Director Cameron reviewed information that is currently known about the Affordable Care Act and reminded listeners that much of what is being shared in the media is merely speculation. He discussed the recent positive legislative changes to the DOI Medicare Supplement rule and changes to the High Risk Pool.

Consumer Affairs Officers: Sandy Metro and Kate Frank; SHIBA Coordinator Sandra Armenta

INVESTIGATIONS

Attorney General Lawrence Wasden's office reported that Timothy Heffner, former Idaho insurance producer, was sentenced May 3 for selling insurance policies to BSU students and pocketing a portion of their premiums. A previous investigation by the Department of Insurance revealed he did not submit all of the premium monies to the insurance company. Heffner admitted that he kept the money for business and personal expenses. He was sentenced to up to five years in prison. The prison sentence was suspended and he was placed on five years' probation and was given a 360-day jail sentence with 30 days to be served immediately. He was fined \$10,000. As part of the plea agreement, Heffner agreed to pay \$11,236 in restitution.

The Department **revoked Heffner's license** in May 2016.

LICENSING

Industry professionals and agency staff members have completed the annual licensing exam review. The review process allows new questions to be added in consideration of updated legislation, and revision of questions that are not performing well.

The total number of producer licensees as of May 5 was 107,623.

COMPANY ACTIVITIES

Company Analysis continues to review carrier filings that were due March 1, 2017.

Two new companies were admitted to Idaho in March: UnitedHealthcare of Utah, Inc. and Molina Healthcare of Utah, Inc. dba Molina Healthcare of Idaho.

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.