



NEW LOOK FOR DOI WEBSITE

Our website has been updated with a fresh, new look. The front page includes a carousel highlighting upcoming events and timely information.

Other enhancements include improved navigation and a user-friendly search feature on the home page. Select options from "I am . . ." and "I want to . . ." to be taken to a number of convenient, direct-link shortcuts.

DOI IN THE NEWS



- **Medicare Annual Open Enrollment began October 15**
- **DOI announced work comp rate decrease for 2017**
- **Governor Otter signed Fire Prevention Week Proclamation**
- **DOI revoked insurance producer license for negligence**

HEALTH SURVEY

Insurance carriers who offer health plans in Idaho participate in an annual survey that helps the Department analyze trends in the health insurance marketplace, including estimating Idaho's uninsured population. The 2016 survey compares 2014 to 2015 data.

Key findings of the survey include:

- Idaho lives covered by individual plans increased by 6.9% in 2015
- Enrollment in ACA-compliant plans increased by 17.8% in the individual market
- Membership in major medical group health insurance coverage declined, particularly in the large group market
- Large employer coverage decreased 14.1%
- Idaho's uninsured rate continues to decrease – per census records, 15% of Idahoans were uninsured in 2014, 11% were uninsured in 2015

See full report on our [website](#).

ASK THE DOI

Question: Does a long-term care policy cover in-home care?

Not always.

Long-term care insurance is defined by statute as "a policy or rider which provides for payment of benefits based upon cognitive impairment or the loss of functional capacity."

Consumers are encouraged to carefully read their long-term care policies and understand the coverage provided. Some long-term care policies may not pay for care at home and some policies may not pay for unlicensed services.

Idaho requires Home Health Care service providers that include skilled nursing services to be licensed (Idaho Code 39-2403).

Idaho generally does not require Personal Care Service providers that do not provide skilled nursing services, or have those services as only a minimal part of their function, to be licensed.

Some carriers may require Personal Care Service providers to be licensed or have some equivalent. Consumers should check to see what their long-term care plan requires concerning licensure to make sure their choice of care will be covered.

IN MEMORY

We are mourning the loss of a long-time employee and dear friend who passed away October 6, 2016. Kathy Miller Chaloupka was with the Department for more than 20 years. Her most recent position was Supervisor of Premium Tax. She demonstrated professionalism in everything she did. We will miss Kathy's beautiful smile and her kind and gentle heart.



STATE FIRE MARSHAL

The State Fire Marshal's Office participated in National Preparedness Month at a gathering in Emmett. They provided information about the importance of smoke alarms, carbon monoxide detectors, and escape planning.

Chief Deputy Tom Mroz conducted a 20-hour class on the application and enforcement of the adopted fire code. This class is required by state statute for certification by the State Fire Marshal for all fire code officials in their respective communities.



YOUR HEALTH IDAHO OPEN ENROLLMENT

November 1 marks the beginning of open enrollment for Idaho's **health insurance exchange**. Idahoans are encouraged to preview and compare health and dental plan options because plans, prices, and benefits change each year. **Consumers should pay close attention to their networks and out-of-pocket costs as these have changed significantly.** Consumers are encouraged to speak to a licensed agent for advice.

IDAHO SHIBA CELEBRATES 30 YEARS

Nationally, Washington State is credited with originating the SHIBA program. Following Washington's lead, Idaho and a few other states organized a state-based program to help citizens understand Medicare benefits four years before the federal government entered the arena as a partner.

In 1986, consumers in Lewiston saw what was being done in Clarkston and, in true Idaho fashion, organized a grassroots effort that went through the proper legislative channels to make it happen. In 1990 Congress created SHIP (State Health Insurance Assistance Program), and federal monies were made available to enhance the work that the states had already begun.

Beginning with a staff of one, SHIBA has grown to a staff of eleven with satellite offices and about 150 volunteers and partners throughout the state that provide senior citizens and people with disabilities local resources to help them understand their Medicare options. Nearly 9,400 client contacts have been made in 2016 as of November 1.

COMPANY ACTIVITIES

Dealer's Assurance Company was approved to add the line of property to its Idaho certificate of authority. Analysts continue to review second quarter financials for insurance companies and periodic financials for self-funded plans, and is reviewing applicable holding companies.

UNITED WAY

DOI employees actively participated in the annual state employee United We Care fundraising campaign for United Way. Lots of fun and good food were shared while staff members emptied their pockets in the name of a good cause for a total contribution of \$5,041.93

Director Cameron served as chair of the 2016 campaign. "United We Care is an important way we collectively demonstrate to Idaho how the State workforce gives back."



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.