

# Inside The D.O.I.



October 2018



**Dean L. Cameron**  
Director,  
Idaho Department of  
Insurance

## In this issue >>>

- *Hearing Aids for Children*
- *'Executive Champion' Award*
- *SHIBA Volunteer Workshop*
- *Fire Marshal Warns of Dangers of Exploding Targets*
- *Employee Development Day*
- *Ask the DOI*

*A monthly publication of the Idaho Department of Insurance providing an inside look at the state's insurance industry.*

## State Legislature to 'Hear' Proposed Rule Change to Provide Health Coverage for Hearing Impaired Children

Hearing loss is considered the most common sensory birth defect in the U.S., affecting more than 12,000 children annually. But what is rarely heard is that less than half of all U.S. states, including Idaho, require insurance carriers to provide full or partial hearing aid coverage for children. And concerned Idahoans are now speaking up loudly.

*"I am grateful to negotiate and work with the legislature, carriers and consumers on this life-changing rule."*

– Director Dean Cameron

After two public hearings this past summer, the Department of Insurance has moved forward with a proposed rule change to require health carriers to provide coverage to children who suffer hearing loss. The changes pertain to [IDAPA 18-01-30](#) and [18-01-70](#).

During the 2019 legislative session, the Idaho House and Senate will review the proposal, brought forth by a coalition of parents, bipartisan state representatives and community members. At the Sept. 6 meeting, Michelle Wilson passionately spoke on behalf of her 14-year-old son who is hearing impaired. Wilson said she firmly believes the proposed rule changes will "positively impact the lives of thousands of Idaho children."

The cost for hearing aids can range from \$3,000 to \$6,000, with maintenance and replacement typically required every 3 to 5 years.

## Autism Speaks Honors DOI with Prestigious 'Executive Champion' Award

Going above and beyond in its efforts to bring health coverage to Idaho children with autism, the Idaho Department of Insurance has received the prestigious 'Executive Champion' award from Autism Speaks, an advocacy organization that works to sponsor autism research, awareness and outreach. The DOI was one of only three national recipients of the group's top honor. Director Dean Cameron accepted the award at the Autism Law Summit held recently in San Antonio, Texas. "We're very selective in giving out this award," said Lorri Unumb, vice president of State Government Affairs for Autism Speaks. "Director Cameron skillfully involved parents, insurance carriers and legislators, while using existing federal

law to craft what I call an 'Idaho solution' to provide health coverage for those with autism."

Autism Speaks approached the Gem State in early 2017 when Idaho was still one of four U.S. states that did not require insurers to cover Applied Behavior Analysis (ABA), a therapy based on the science of learning and behavior. On April 2, 2018, Idaho celebrated "World Autism Awareness Day" to mark the changes the state made to require insurers to offer ABA coverage. Representative Kelley Packer (R), District 28, helped push the issue to the legislature. "We're finally recognizing that autism is a real problem with real costs to families," she said. "Research shows that early intervention can help autistic children become productive members of society."



Director Dean Cameron proudly holds the Executive Champion award presented at the Autism Speaks Law Summit in San Antonio, Texas. (L-R): Lorri Unumb, VP, State Gov. Affairs, Autism Speaks, Idaho parent Richelle Tierney, and Lobbyist Benn Brocksome.

## SHIBA Volunteers Statewide Gather in Boise for Medicare Workshop

Volunteers who provide Medicare assistance for Idahoans statewide came together in Boise recently for the Senior Health Insurance Benefits Advisor (SHIBA) bi-annual fall training. As many as 60 of the state's 130 SHIBA volunteers attended the two-day session, which covered topics including Medicare basics, problem solving and fraud.



SHIBA volunteers located throughout Idaho help Medicare enrollees navigate the federal health plan.

SHIBA volunteers throughout Idaho assist Medicare enrollees and those who are approaching eligibility for the federal insurance program by providing free counseling and assistance. Open Enrollment for Medicare runs through Dec. 7, 2018. In addition to the traditional Open Enrollment period to sign up or make Medicare changes,

Idahoans under the age of 65 who qualified and enrolled for benefits under Medicare parts A & B also still have a three-month window to purchase a supplemental plan. This extra period is a result of a temporary rule change enacted by the Idaho Department of Insurance and expires on Jan. 1, 2019.

## State Fire Marshal Warns: 'Exploding Targets' Cost Idahoans Millions Annually

Exploding targets are a blast for many recreational shooters. But State Fire Marshal Knute Sandahl is warning target enthusiasts about their fire dangers. This past summer, a drastic increase in wildfires statewide resulted in thousands of acres burned, and Idaho taxpayers shelling out millions of dollars to fight blazes caused by these devices.



To help contain this issue, the State Fire Marshal's Office is teaming with other fire agencies and the Bureau of Land

Management to help educate target shooters on the proper use and hazards of exploding targets through a program called: [Shoot Responsibly Idaho](#). Deputy Fire Marshal Jason Blubaum recently took part in a training session hosted by the Bureau of Alcohol, Tobacco, Firearms and Explosives (AFT) in Yakima, Wash. The session was designed to demonstrate the dangers of exploding targets and how to properly test them in wildland surroundings.

## Ask the DOI >>>

### **QUESTION:** What does the Department of Insurance do for Idaho seniors?

Most importantly, the DOI takes great pride in helping to protect our senior population. It's imperative that we ensure that insurers are not preying on seniors. Thus, everything the DOI does helps seniors. This includes but is not limited to:

**\*\* Examining the solvency of life and annuity insurers to make sure they will be able to pay claims made by seniors.**

**\*\* Making sure products sold are compliant with Idaho Code and in the best interest of seniors.**

**\*\* Reviewing Medicare supplements to make sure rates are not excessive.**

**\*\* Investigating, penalizing, revoking the licenses of and, helping to convict agents who violate state rules and laws.**

**\*\* Serving as the sponsoring agency for SHIBA, the Senior Health Insurance Benefits Advisors; our program provides seniors free Medicare assistance and counseling through a statewide network of volunteer and partner certified Medicare counselors.**

**\*\* Meeting with health carriers to discuss their products and network, with an eye on protecting seniors.**

Ultimately, the DOI considers looking out for our state's seniors a matter of utmost importance. We know that insurance of all types is critical in the well-being of all Idahoans, especially seniors.

## DOI Employee Development Day Focuses on 'Serving All Idahoans at the Highest Level'

A simple change in attitude, tackling job challenges more efficiently, and even reorganizing one's work space were some of the key topics highlighting a recent employee development day hosted by the Department of Insurance. Several guest speakers led DOI staff through a series of team-building exercises and discussions aimed to enhance work place performance and to help Department employees better serve all Idahoans who depend on the agency's many divisions. Author and aerialist Jen Bricker, who was born with no legs, provided the inspirational keynote address.



Motivational speaker Jen Bricker displays a signed copy of her book, "Everything is Possible." She is pictured with DOI licensing department staff member Margene Benedetti.