

Inside The D.O.I.



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

NOVEMBER 2018



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E-File for Premium Tax Filings Set to Begin January 1, 2019

Saving tax dollars and providing an efficient method for businesses to file state-required premium tax documents has led the Idaho Department of Insurance to initiate an electronic, or E-file system. As of January 1, 2019, all annual and quarterly tax and continuation fee statements must be E-filed; paper filings will not be accepted. The upgrade to the online system will impact all who are required to submit premium tax filings and continuation fee statements.

The goal is to create a user-friendly online system that will allow the Department to better utilize resources, and to streamline oversight responsibilities including regulatory obligations, security and collection of funds. An added plus: no additional cost to the state is necessary to switch to the digital system.



“OUR OLD SYSTEM WAS LABORIOUS AND STAFF WOULD SPEND MONTHS RECONCILING THE TAX FORMS FILED ANNUALLY BY COMPANIES.”
Director Dean Cameron

The E-file change is in accordance with Idaho Code §41-210(4) which specifies the ‘place and manner’ of the filings of these documents. For questions about the new E-file system, please call **208-334-4250**, or send an e-mail to: premiumtax@doi.idaho.gov.

2 Deadlines for Medicare Enrollment Fast Approaching

Set to expire in December are two separate deadlines affecting open enrollment for Medicare beneficiaries. For those seeking to add new Medicare coverage or make changes to existing plans under the traditional open enrollment period, **December 7** is the official cutoff date.

Also, Idahoans under the age of 65 who qualified for benefits under Medicare parts A and B can still take advantage of the extra three-month window granted by the Department to purchase a Medicare supplement plan. This deadline expires at midnight **December 31**. For questions about Medicare enrollment, please contact a State Health Insurance Benefits Advisor (SHIBA) at **800-247-4422**.

\$1.3 Million in Life Insurance Benefits Recovered in Idaho



It's not uncommon for a person to unknowingly be designated a beneficiary of a life insurance policy, or for a policy to become ‘lost’ or misplaced. To help streamline the process of searching for a ‘lost’ life insurance policy or annuity, or to file a claim, Idaho consumers can utilize the free [national policy locator](#) service provided by the National Association of Insurance Commissioners (NAIC). Since it came online in 2016, Idahoans have used the service to locate 109 policies that have paid roughly \$1.3 million in death benefits.

“When a policy is lost, consumers don’t always know how or where to begin a search for a lost policy,” said Dean Cameron, director of the Idaho Department of Insurance. “It’s highly recommended that policyholders make their beneficiaries aware of any policy that names them as beneficiary.”

Consumers can go online to doi.idaho.gov to submit a secure and confidential request. Insurers will work to match requests with available policyholder information. Matches are reported to state insurance departments, and insurers then make contact with the beneficiaries or their representatives. In the past two years, consumers nationwide have claimed \$368 million in death benefits from nearly 25,000 ‘lost’ policies.

Workers' Compensation Rates to Decrease in Idaho for 2019

A minus (-) 4.2 percent overall rate change in the state's workers' compensation fund will go into effect beginning January 1, 2019. The Department of Insurance approved the rate change, proposed by the National Council on Compensation Insurance (NCCI), in mid-October.

"We are pleased with this reduction, a move that will benefit Idaho businesses, their employees and the economy in general," said Director Dean Cameron. "The change for 2019 reflects an improvement in our state rating factors, and a slight decline in both the frequency of claims for lost work time and the average cost of those claims."

The workers' compensation benefits system is designed to cover medical costs associated with workplace injuries, and provides wage replacement benefits to injured workers. NCCI annually collects information about the state's workers' compensation system and submits proposed rate changes to the DOI for review and approval.

Ask the DOI >>>

QUESTION: *What are Idaho rules for short-term health plans recently approved by the President?*

In August 2018, the Trump administration published a new federal rule that reverted the restriction on short-term health plans from a three-month maximum restriction to "less than 12 months." This change realigned the allowable length of short-term plans under federal rule with Idaho Code, which allows "short-term plans to extend up to 12 months as long as the policies are not renewable."

Idaho law prohibit reissuing short-term health policies or staggering multiple policies to extend beyond 12 months, a violation of the requirement for short-term plans to be non-renewable. Also, the DOI is reviewing short-term plan contracts to ensure they meet the length and non-renewability requirements, provide the required disclosures and minimum coverage requirements under Idaho rules.

Idaho's Dean Cameron Elected Secretary-Treasurer of National Association of Insurance Commissioners

The leadership of the National Association of Insurance Commissioners (NAIC) now includes Idaho Department of Insurance Director Dean Cameron, who was elected Secretary-Treasurer of the national organization. Cameron is the first Idaho Commissioner elected to NAIC leadership. NAIC announced its new leaders at its recent Fall National Meeting.

Cameron has led the Idaho Department of Insurance since his appointment to the position by Governor C.L. "Butch" Otter in June 2015. He has more than three decades of experience in the insurance industry, and served 25 years in the Idaho State Senate. He is the former Chair and senior member of the Senate Commerce and Human Resources Committee which handles health care legislation.

L-R: Newly elected NAIC officers for 2019: President Eric Cioppa; President-Elect Raymond G. Farmer; Vice President Gordon I. Ito; and Secretary-Treasurer Dean L. Cameron.

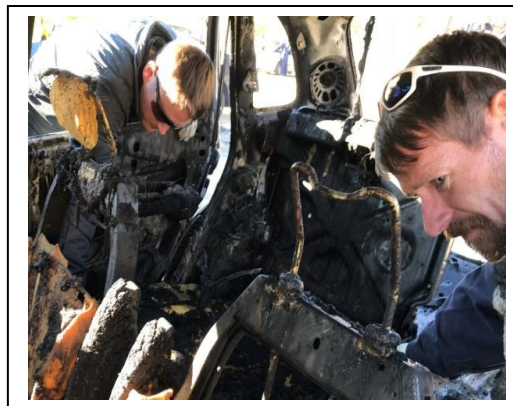
The other newly elected NAIC 2019 board officers include: President Eric A. Cioppa, Superintendent of the Maine Bureau of Insurance; President-Elect Raymond G. Farmer, Director of the South Carolina Department of Insurance; and Vice President Gordon I. Ito of the Hawaii Insurance Division.

The NAIC is the U.S. standard-setting and regulatory support organization created and governed by the chief insurance regulators from the 50 states, the District of Columbia and five U.S. territories.



Investigating Automobile Fires is a Complex Task

Determining how and why a vehicle goes up in flames can be a painstaking process. Arson, fraud and mechanical issues with the car are all key considerations. Investigators of car fires need a keen eye for details.



That is why deputies with the State Fire Marshal's office recently took part in a training designed to help teach those tasked with discovering the origin and cause of vehicle fires. Hosted by the International Association of Arson Investigators (IAAI), the three-day course focused on demonstrations and hands-on experience to stress the complexities involved when sifting through the remains of a car fire. Upon completion of the class, deputies become eligible for certification as vehicle fire investigators in Idaho.

State Fire Marshal Deputies Casey Strong and Brian Owens examine the interior of a burned vehicle, seeking clues that will help determine the origin and cause of the fire.

Short-term plans in Idaho must at a minimum provide: daily hospital room and board; other hospital services; surgical services; anesthesia services; in-hospital services; and, out-of-hospital physician services, including diagnostic x-ray, laboratory, radiation therapy and hemodialysis. Other medical services such as prescription drugs, medical equipment, prenatal and maternity care, mental health or treatment for substance abuse may not be covered by short-term plans.