



Insurance **Insights** newsletter

Fall 2013



ODI
Ohio Department
of Insurance



Lt. Governor / Director
Mary Taylor

Check out these useful tips:

- **Health Insurance Toolkit**
- **Teen Driving Safety and Insurance Tips**

1 *Time to Prepare Homes and Vehicles for Winter, Review Insurance Coverage*

Last on most people's lists of how they want to spend time during the bite of winter are dealing with clogged gutters and a leaky roof, not to mention dangerously careening on bald tires.

2 *Deadline to Select Medicare Coverage is Dec. 7*

Ohio Lieutenant Governor and Department of Insurance Director Mary Taylor is reminding Medicare consumers that Dec. 7 at midnight is the open enrollment period deadline to select coverage that will begin Jan. 1, 2014.

3 *Ohioans Urged to be Alert for Deer on Roadways*

Ohio drivers and motorcyclists should be alert for deer while navigating the state's roadways. Fall is the peak season for deer related crashes in the state.

4 *Consumers Should Watch for Scams Related to Affordable Care Act*

With consumers and small business representatives now shopping for exchange coverage, scammers may try to take advantage of people.

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Time to Prepare Homes and Vehicles for Winter, Review Insurance Coverage

Last on most peoples' lists of how they want to spend time during the bite of winter are dealing with clogged gutters and a leaky roof, not to mention dangerously careening on bald tires.

To not only help keep Ohioans warmer, but safer and even help them save money, Lieutenant Governor and Insurance Director Mary Taylor says that now is the time to winterize your home, vehicle and review your insurance coverage with an insurance agent.

"Ohio is no stranger to unpredictable and severe winter weather," Taylor said. "Taking the necessary proactive steps to ensure your property and vehicle are in order not only helps address potential safety issues, but it also decreases the likelihood of having to file an insurance claim."

In preparation for winter, Ohioans should review their insurance policies with an agent. Consumers should also utilize the Department's homeowners and auto insurance guides available at www.insurance.ohio.gov. Department experts are available at 1-800-686-1526 to answer insurance questions. You can follow the Department on twitter @OHInsurance and Facebook, www.facebook.com/OhioDepartmentofInsurance.

In addition, the free mobile smartphone insurance apps myHome Inventory and WreckCheck are available in your carriers' downloadable apps marketplace. The apps help maintain inventory of your possessions and simplify the information exchange process after an auto accident. They will also be helpful during a potential claim filing situation.

To best prepare for winter, Taylor recommends Ohioans take the following steps:

Home Safety Tips:

- Clean out gutters and downspouts.
- Look for missing shingles and broken, overhanging tree limbs.
- Inspect the underside of the roof from the attic for signs of leaks.
- Check water pipe insulation to prevent winter freezes.
- Make sure dryer vent is unobstructed.
- Assemble emergency supplies, including non-perishable food, water, flashlights and a battery-powered radio.

Vehicle Safety Tips:

- Have a mechanic check your vehicle to make sure all systems are running properly.
- Make sure tires have adequate tread and air pressure.
- Keep your windshield wiper fluid tank filled and maintain at least a half tank of gasoline.
- Get a windshield scraper and brush for ice and snow removal.
- Carry a snack, water, extra warm attire, blankets and a first aid kit.





Time to Prepare Homes and Vehicles for Winter, Review Insurance Coverage ... Cont'd.

Claim Tips for Home Damage:

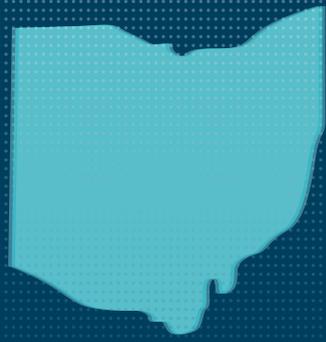
- Call your insurance agent/company as soon as possible.
- Be sure your agent knows how to contact you if you cannot stay in your home.
- Try to protect your property and salvage what you can.
- Closely inspect your property for damage. Note and photograph any damage and losses. This will assist in settling claims.
- If required to seek temporary housing, check your policy for “loss of use” coverage. Many policies cover such expenses up to a stated amount.
- Be sure everything is considered in the claim. Back up claims with written estimates.

If You're in an Accident:

- Be safe. Make sure you stay away from moving traffic after an accident. Do not put yourself in a dangerous situation.
- Assist others if necessary. Check on passengers in your car and in the other vehicle(s) and see if they need help, but only if it doesn't put you in a dangerous situation. Call emergency personnel if necessary.
- Take photos. Try to take as many pictures as possible of the damage and accident scene.
- Exchange information. Consumers generally need only to share their names and correct vehicle insurance information, which should include the phone numbers of the insurance providers. Sharing additional personal information could put your identity at risk.
- Get witness information. Get the contact information of those who may have seen the accident. Your insurance company and/or police may want to speak to them later.
- File a police report. If the accident is not serious, you do not need to call the police to have them do a report at the scene. You can move your vehicles to the side of the road, exchange information and then file a report later.

Important safety information is available on the Ohio Committee for Severe Weather Awareness' website at **www.weathersafety.ohio.gov**.





Deadline to Select Medicare Coverage is Dec. 7 OSHIIP has Helped Ohioans save \$5.1 Million During Open Enrollment

Ohio Lieutenant Governor and Department of Insurance Director Mary Taylor is reminding Medicare consumers that Dec. 7 at midnight is the open enrollment period deadline to select coverage that will begin Jan. 1, 2014. The Department's Ohio Senior Health Insurance Information Program (OSHIIP) is Medicare's designated educational program in Ohio.

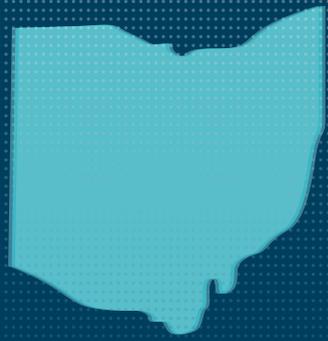
Taylor said that with family and friends often together during Thanksgiving, it's the perfect time to discuss Medicare.

"This is the time of year all Medicare consumers should review their health and prescription drug coverage for 2014," Taylor said. "There can be numerous changes to benefits and costs in plans from one year to the next and now is the time to evaluate those changes and how they impact your coverage."

OSHIIP, which can assist with plan comparisons and enrollment, has helped Medicare consumers save \$5.1 million so far this fall and \$13.4 million in 2013, largely by helping determine the coverage most suitable for peoples' needs. In the past year, OSHIIP set a record high in counseling more than 138,000 Ohioans and conducting more than 2,000 outreach events.

OSHIIP can be reached at 1-800-686-1578 and is available Mon. through Fri., 7:30 a.m. to 5 p.m. Medicare information is available at www.insurance.ohio.gov and follow OSHIIP on Facebook at www.facebook.com/OSHIIP. Call 1-800-MEDICARE (1-800-633-4227) for 24 hour assistance or visit www.medicare.gov.





Ohioans Urged to be Alert for Deer on Roadways

Ohio Lieutenant Governor and Department of Insurance Director Mary Taylor is asking Ohio drivers and motorcyclists to be alert for deer while navigating the state's roadways. Fall is the peak season for deer related crashes in the state. Taylor also urges people to conduct an insurance review with their agent to ensure they have the appropriate coverage if they strike a deer.

"This is the time of year when we see an increase in the number of deer related accidents," Taylor said. "Drivers should be extra cautious in the morning and early evening, and check to make sure they have the appropriate level of insurance coverage."

Taylor said that some Ohioans may not be aware that the collision portion of an insurance policy's physical damage coverage does not include deer-vehicle collisions. It's actually the other than collision or comprehensive coverage portion that pays to repair this type of damage. For consumers who only have a liability policy, any damage to the vehicle would not be covered by insurance.

These different components of auto insurance are explained in the Department auto insurance consumer guide, available at **www.insurance.ohio.gov**.

The impact of a deer hitting your vehicle can cost thousands of dollars to repair, depending on the size of the animal, how fast the vehicle is moving and the type of vehicle. To make sure you are financially protected, work with your agent to determine the adequate levels of coverage. A higher deductible generally means a lower premium but you have to pay more out of pocket if an accident does occur.

To help stay safe on the road, Taylor asks Ohioans to wear a seat belt as required by state law and drive at a safe, sensible speed, particularly in areas with deer-crossing signs. For more safety tips on avoiding deer, visit the Ohio Department of Public Safety's website at **www.publicsafety.ohio.gov**.

Ohioans with insurance questions can call the Department's consumer hotline at 1-800-686-1526. Insurance information, including the Department's auto insurance consumer guide, is also available at **www.insurance.ohio.gov**. You can follow the Ohio Department of Insurance on twitter @OHInsurance and on Facebook at **www.facebook.com/OhioDepartmentofInsurance**.





Consumers Should Watch for Scams Related to Affordable Care Act

Ohio Attorney General Mike DeWine and Lieutenant Governor and Insurance Director Mary Taylor are warning Ohioans to guard against scams related to the Affordable Care Act (ACA), sometimes referred to as Obamacare.

“Scammers often pretend to be associated with the government to make their ploys seem real,” Attorney General DeWine said. “We want to warn Ohio families to be on guard for potential scams and to take steps to protect themselves.”

“It’s imperative Ohioans understand the facts about the ACA and the federal exchange so they can best protect themselves,” Taylor said. “Because the federal law and the exchanges are new and complicated to consumers, Ohioans should be even more cautious about potential scams and fraudulent behavior.”

Reports of ACA-related scams initially surfaced in Ohio over the summer. With consumers and small business representatives now shopping for exchange coverage, even more scammers may try to take advantage of people.

Taylor and DeWine offered Ohioans the following tips to avoid scams:

Guard your personal information. Legitimate government representatives will never contact you unexpectedly and request personal information, such as your Social Security or bank account number. If you do give out personal information tied to a potential scam, immediately inform your banks, credit card providers, and the three major credit bureaus.

Never pay upfront fees. Government program representatives do not sell insurance or demand upfront payment, and navigators (individuals who can provide information about the ACA) are free.

Remember: if it sounds too good to be true, it probably is. Promises about “free” medical devices may signal a scam.

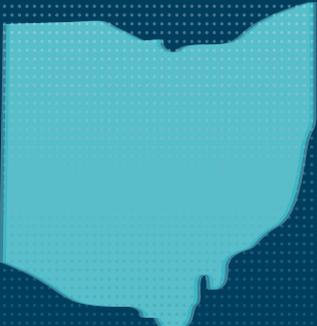
Get information from reliable sources. Watch out for phony websites or individuals who pretend to be associated with the government. Contact the Ohio Department of Insurance and the federal government if you have questions about the ACA.

Report scams or suspicious activity to the Ohio Attorney General and Department of Insurance.

Health Insurance Exchange: Watch for Bogus Websites

The new federally-run health insurance exchange in Ohio is an online portal where consumers who need individual health insurance and small businesses can go to secure certain coverage.





Consumers Should Watch for Scams Related to ACA...Cont'd.

You can find more information about the federal exchange in Ohio by visiting www.healthcare.gov, which is the only website where Ohioans can enroll.

- Bogus websites that purport to be part of the exchanges have been appearing online for more than a year. They often attempt to mirror the look of an official exchange website but they are not legitimate. Those behind the fake websites claim you can receive subsidies and purchase a policy. They attempt to collect personal information by asking visitors to complete online information forms.

Navigators and Insurance Agents: Check for Certification

Navigators, who must be certified by the Ohio Department of Insurance, were created by the federal law to provide information about the exchanges to consumers. Funded by the federal government, navigators are prohibited from recommending specific plans. Navigators who receive certification will be searchable on www.insurance.ohio.gov.

Insurance agents can help Ohioans shop and enroll for exchange coverage, once they have completed training and are certified. Agents are permitted to recommend plans, which are generally those in which they have a contract with that insurer, and help people enroll. A list of Ohio-licensed agents is available at www.insurance.ohio.gov.

- Scammers can claim to be a government official or agent in an attempt to steal your personal information, including bank account number. Be certain to review their licensure and certification status before beginning a business relationship.

New Obamacare and Medicare Cards: No Such Thing

You are not required to obtain a new insurance or Medicare card under the ACA. There is not an "Obamacare" insurance card and the ACA does not require Medicare recipients to sign up for new coverage to continue to receive benefits. Anyone who is a legitimate representative of the federal government should not ask you to provide your personal and financial information.

- One ploy involves unsolicited calls from scammers who claim to have your new "Obamacare" insurance card and they just need to get some personal information before they can send it to you. A variation targets those with Medicare in which callers say they need the person's information so they receive their new Medicare card and continue receiving benefits.

Ohioans who suspect a scam or an unfair business practice can either contact the Ohio Attorney General's Office at 1-800-282-0515 or www.OhioAttorneyGeneral.gov, or the Department of Insurance's new ACA fraud hotline at 1-877-727-6427. Those with questions about health insurance can call the Department of Insurance at 1-800-686-1526 or visit www.insurance.ohio.gov.





Health Insurance Toolkit:

Click [here](#) to visit our Health Insurance Toolkit.

Teen Driving Safety and Insurance Tips:

The research speaks volumes: parents who set rules with their driving teens cut accident risk in half. Ohio Lieutenant Governor and Insurance Director Mary Taylor is urging Ohioans to begin having regular conversations with their teen driver to establish clear rules and expectations with safety as the centerpiece.

“Getting behind the wheel is a new and challenging experience for teen drivers and obeying traffic laws and rules established by parents cannot be overemphasized,” Taylor said. “We encourage parents and family members to discuss issues such as speeding and distracted driving with their teen driver.”

According to the National Highway Traffic Safety Administration, car accidents are the leading cause of death for U.S. teens and mile for mile they are involved in three times as many fatal crashes as all other drivers. Research shows inexperience and immaturity combined with speed, not wearing seat belts, distracted driving (such as cell phone use, loud music, and too many passengers), drowsy and night-time driving, and alcohol use aggravate this problem.

Parents should also set aside time with an agent to ensure the family has adequate insurance protection. Most insurance companies consider unmarried drivers under the age of 25 a higher-risk, which can translate into higher auto insurance premiums.

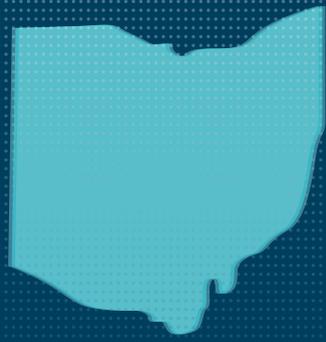
To assist parents, Taylor offers tips to help protect their driving teens and get the best value for their auto insurance dollar:

Lay the Ground Rules: Establish driving rules for safe driving, such as not speeding, seat belt usage, maximum number of passengers, no mobile phone texting, (now illegal for teens in Ohio as is talking on the phone for those 17 and under), and the amount and time of day driving is permitted. Consider these items as part of your teen driver contract. You can create one online [here](#). Review Ohio’s distracted driving law at www.bmv.ohio.gov/texting_ban.stm.

Shop Around: Ohio has a competitive personal auto insurance market, however, no two insurance companies charge the same rates. Compare costs and coverages between insurers since having a teen driver in the household does affect the family’s auto insurance premium. Consider discounts that various insurance companies offer, such as good student discounts. In addition, most insurers offer discounts for having more than one car on a policy or having both your auto and homeowners insurance with the same company.

Purchasing a Vehicle for your Teen Driver: The difference in the cost of auto insurance for a teen driving a newer, more expensive sports car versus a modestly priced economy car with liability coverage can be significant. If shopping for an additional vehicle for your teen to drive, the cost of insurance should be part of the conversation. Make sure you discuss options with your insurance agent. They can provide





Teen Driving Safety and Insurance Tips... Cont'd.

quotes on the cost of insurance for the various vehicles you may be considering to purchase.

Consider Revising Deductibles, Coverage:

Whether purchasing an additional car or sharing the family car with your teen driver, you can reduce your auto insurance premium costs by raising the deductibles on physical damage (collision and comprehensive) coverages. Determine if you can afford to absorb a larger portion of your loss in the event of an accident. Also, consider eliminating physical damage coverages on older vehicles — unless a lienholder, such as a bank, requires the coverage to be maintained.

Ohioans with insurance questions can call the Department's consumer hotline at 1-800-686-1526. The Department's auto insurance consumer guide and young drivers guide to auto insurance at www.insurance.ohio.gov are helpful resources. You can follow the Ohio Department of Insurance on twitter @OHInsurance and on Facebook at **www.facebook.com/OhioDepartmentofInsurance**.

A teen driver contract, eye opening facts for parents of teens, free WreckCheck app and more can be found **here**.

