

Delaware Department of Insurance

Insurance Commissioner Karen Weldin Stewart, CIR-ML

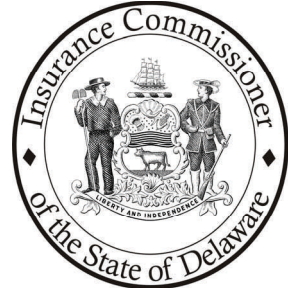


State Health Insurance Assistance Program

ELDERINFO NEWS

Delaware's State Health Insurance Assistance
Program

Summer 2011



Pre-Existing Condition Insurance Plan

Delawareans who have had difficulty finding health care coverage or have been turned down for coverage because of a pre-existing condition and feel like they are out of options are not out of luck. The Affordable Care Act new program Pre-Existing Conditional Insurance Plan (PCIP) helps uninsured people with pre-existing conditions get high quality care at affordable prices. PCIP is designed as a bridge to 2014 when the nation transitions to a new marketplace and all Americans—regardless of their health status—will have access to affordable, quality health coverage through competitive marketplace for health plans called a Health Insurance Exchange.

Plan Eligibility

To qualify for this program, a person applying for coverage must be: a U.S. citizen or reside here legally; have been without health coverage for at least 6 months before applying; and have a pre-existing condition or have been denied coverage because of a health condition. Eligibility is not based on income and enrollees are not charged a higher premium because of a medical condition.

Starting on or after July 1, 2011, people applying for coverage can simply provide a letter from a doctor, physician assistant, or a nurse practitioner dated within the past 12 months stating that they have or, at any time in the past, had a medical condition, disability, or illness.

Coverage

PCIP covers primary and specialty care, hospital care, prescription drugs, home health and hospice care, skilled nursing care and preventive health and maternity care.

Premiums may vary depending on where you live, your age, and which plan you choose. Enrollees may be responsible for paying a deductible and some cost sharing expenses.

Partnering with Agents and Brokers

Beginning this fall, The U.S. Department of Health and Human Services (HHS) will begin paying agents and brokers for successfully connecting eligible people with PCIP program. This step will help reach those who are eligible but not enrolled. HHS is also working with insurers to notify people about the PCIP option in their state when their application for health insurance is denied.

For more information, including eligibility, plan benefits and rates, and how to apply, call Delaware Department of Insurance Consumer Services 1-800-282-8611, or visit www.pcip.gov and click on "Find Your State." Then select Delaware from the map of the United States or from the drop down menu. The PCIP Call center is open from 8 a.m. to 11 p.m. Eastern Time. Call toll-free 1-866-717-5826 (TTY 1-866-561-1604).

Important Reminder for Local Super Fresh Retirees

Two important reminders for Retirees who are on Medicare and lost their supplement insurance through Super Fresh:

1. You have **63 days** from the day your insurance was terminated to enroll into a Medicare Supplement Insurance. If you enroll during the 63 day time period you will have "Guaranteed Issue Rights" which means a company can not deny you insurance, must cover pre-existing conditions, and cannot charge you more because of past or present health problems. The plans you can choose from are A,B,C,F, K, or L.
2. You have **63 days** to sign up for a Medicare Prescription Drug Plan for a Special Enrollment Period. If you do not sign up during the 63 days you will have to wait to enroll during the Annual Enrollment Period (October 15-December 7) and your prescription coverage will not begin until January 1, 2012.

For Help call ELDERinfo 1-800-336-9500

Medicare Part D Open Enrollment (October 15 -December 7, 2011)

Contact ELDERinfo at 1-800-336-9500 or 302-674-7364 to schedule an appointment to review and/or enroll into a Medicare Prescription Drug Plan for 2012.

New Castle County

Hockessin Library

October 24, 10:00 am.- 4:00 pm

November 7, 10:00 am - 4:00pm

November 14, 10:00 am - 4:00 pm

Newark Senior Center

October 18, 9:00 am - 4:00 pm

October 25, 9:00 am - 4:00 pm

November 1, 9 am - 4:00 pm

Claymore Senior Center

November 9, 9:00 am– 4:00 pm

Kent County

Department of Insurance ELDERinfo Office

October 20 , 9:00 am.-4:00 pm.

November 2, 9:00am - 4:00 pm

November 15, 9:00 am - 4:00 pm

November 17, 9:00 - 4:00 pm

November 21, 9:00 - 4:00 pm

Sussex County

Georgetown Community Center

October 19, 9 am - 4 pm

October 27, 9 am - 4 pm

November 10, 9 am - 4:00 pm

November 16, 9 am - 4:00 pm

Nanticoke Senior Center

November 3, 9:00 am– 3:00pm

Please deliver to:

ELDERINFO
Delaware Department of Insurance
841 Silver Lake Blvd
Dover, DE 19904
1-800-336-9500
(302) 674-7364
www.delawareinsurance.gov



If you received this newsletter in error or would like to be added or removed from our mailing list please contact Lokia Turner, Director, at (302) 674-7366. Thank you.

ELDERinfo VOLUNTEER CORNER

*****Save the Date*****

Annual Volunteer Training

September 21, 2011

Location to be Determined

(Details to follow soon)

Happy Birthday

Ruthann Beideman July 2

Joanne Sharpe August 17

Joyce Koria Hayes September 5

Jim McDonald August 5

Mary White August 23

Joanna Gibson September 18



WELCOME NEW VOLUNTEERS

Peggy Barker –Westin Senior Center

Betty DiClemente– Senior Medicare Patrol

Betty Link– Felton Area

Dana Price– Wilmington Area

Sandy Slowik– MOT Senior Center

Ginny Woodrow-Senior Medicare Patrol

Marie White– Milford Senior Center