



In This Issue:

SPECIAL DEDICATION

NEW PLAYER ON THE TEAM

STAY IN THE GAME - STAY HEALTHY

COVER ALL YOUR PLAYERS

A MEDICARE SUPPLEMENT PLAYBOOK

GAME FILMS

WATCH YOUR BLINDSIDE

OUTSTANDING PLAYS

TEAM NOTES - CONSUMER ALERT

Commissioner's Commentary

One of Mississippi's favorite times of the year has arrived - fall. And one of this state's favorite fall activities is upon us, football season is here. Whether it's gathering food for tailgating, cheering from the stands for our favorite team or even as players on the field, the key to success is teamwork. As the season starts coaches are telling their teams to learn from the past but to always keep moving forward and work to be prepared for what is to come. With that coaching philosophy in mind, we are Kicking-Off Fall with a new direction and focus for the MID Mississippi Insurance Matters Newsletter. Beginning with this issue we will be focusing on looking forward, our staff dedicated to working together as a team to help consumers prepare and be ready for

OUR UPCOMING SCHEDULE
STATISTICS
TEAM ROSTER

insurance issues that will be coming before us in the coming months. We hope you enjoy our new focus and direction as we Kick-Off Fall.



Special Dedication

This month marks the 13th Anniversary of one of the most horrific attacks upon our country. As others were fleeing, firefighters and first responders were answering the call of duty by walking without hesitation into the face of danger and death. Never before had there been a greater illustration of the sacrifices that firefighters, police officers and other first responders make in service to their fellow man. We dedicate this issue of Mississippi Insurance Matters in honor of those first responders who gave all, as well as those who continue to serve.



[back to top](#)



New Player on the Team

This summer the State Fire Marshal welcomed a new member to the Fire Safety Education team with the addition of its new Fire Safety House. The nearly 20 foot long, transportable trailer shows how to safely escape your home if a fire breaks out. The house officially debuted at the Neshoba County Fair.

Children and families will be educated on the importance of E.D.I.T.H. (Exits Drills In The Home) and prepare them to conduct drills at home. Additionally, adults will learn to extinguish simulated kitchen fires that are intense and true to life, yet completely safe. The real home kitchen setting uses overhead heaters, dense smoke, digital flames, and sound effects to recreate the stress of an actual fire emergency. The Fire Safety House was purchased with funds from a Department of Homeland Security Federal Emergency Management Agency Assistance to Firefighters Fire Prevention and Safety Grant.

See the Fire Safety House - the newest member of the SFMO Fire Safety Education Team- at these locations in the coming months:

10/10 - 9:30am - 12:00pm - Vicksburg City Park Pavilion

10/18 - 8:00am - 12:00pm - MSU - Emergency Preparedness Fair



[back to top](#)



For Healthcare Marketplace coverage starting in 2015, the open enrollment period is November 15, 2014 through February 15-2015. Individuals may also qualify for Special Enrollment Periods outside of Open Enrollment if they experience certain qualifying life events like marriage, birth or adoption.

If you think you qualify for a Special Enrollment Period, start a Marketplace application. Find out if you qualify [here](#).

You can also contact the Marketplace Call Center to apply by phone. Be sure to tell the representative that you believe you qualify for a Special Enrollment Period. Call 1-800-318-2596 (TTY: 1-855-889-4325) 24 hours a day, 7 days a week.

[back to top](#)

Cover All Your Players

Mississippi's Small Business Health Options Program (SHOP), [One, Mississippi](#), is currently open for small employers with fifty (50) or fewer employees. One, Mississippi assists qualified small employers with providing comprehensive health insurance coverage to their employees. Currently there are eleven (11) plans available through UnitedHealthcare and over ninety (90) agents certified to assist employers with signing up for coverage through One, Mississippi. To learn more about the valuable benefits of providing health insurance coverage through One, Mississippi, please visit www.onemississippi.com or call 1-855-9MS-SHOP (1-855-967-7467).



[back to top](#)



To assist those looking to purchase a new Medicare Supplement policy and to find out changes in Medicare coverage the MID offers a special playbook to consumers. The newest MID MEDICARE SUPPLEMENT SHOPPERS GUIDE will be available to consumers in early October. Contact the MID CONSUMER SERVICES DIVISION at 1-800-562-2957 or email your request to consumer@mid.ms.gov to be sent a list when the guide is published. Watch for a link to the guide [here](#).

[back to top](#)

Game Films

Commissioner Mike Chaney recently filmed a short health care related interview segment of "Health Living South Mississippi" with its host Jim Tabor that will air during September and October. Watch for it at 9:00 am on the mornings of September 29th and October 23rd and 29th.



[back to top](#)

Watch Your Blindside

Although it has been a quiet 2014 Hurricane Season, you never know when the next disaster may strike. MID offers your tips on what to do before a disaster/storm [here](#). And don't forget September is National Preparedness Month. How prepared are you and your family? Learn how to be prepared and sign you and your family up for National Preparathon Day on Sept. 30.



[back to top](#)

Outstanding Plays



Commissioner Mike Chaney (center) delivered the homily at a special 9/11 Patriot Day/Remembrance Ceremony held for Jackson-area first responders on September 11, 2014 at St. Andrews Cathedral in downtown Jackson.

After taking the ALS Ice Bucket Challenge, Commissioner Mike Chaney presents a donation from himself and MID staff to Brandi Nickles of the Louisiana/Mississippi Chapter of the ALS Association



[back to top](#)



One of the most frequent inquiries MID receives is regarding automobile liability insurance policies. Policyholders want to know what they cover, how claims are determined and paid, and advice regarding issues between repair facilities and automobile liability insurance companies. MID has put out a special alert on this topic - a summary of information, regulations and state law as it relates to the payment of claims and payment to repair facilities. See the full details of the alert [here](#).

[back to top](#)

Our Upcoming Schedule

September is Life Insurance Awareness Month - get more information from the NAIC - www.naic.org/.

October 1-12, 2014 - 155th Annual Mississippi State Fair - www.msfair.net/.
Look for booths with information for consumers from both the Consumer Services Division and the Mississippi State Fire Marshal's Office.

October 7, 2014 at 10:00AM - Annual Mississippi Fallen Firefighter Memorial Service to be held on the grounds of the Mississippi State Fire Academy in Pearl, MS. - www.msfa.ms.gov

October 8, 2014 - 2014 Governor's Energy Summit -



www.mei.ms/2014/07/16/2014-governors-energy-summit/

October 8, 2014 - Senior American Day at the Fair

October 29, 2014 - WLOX Senior Fair - 8:30am-1:00pm - Biloxi Civic Center MID will have a consumer booth at this annual senior event.

November 6-7, 2014 - Hattiesburg, MS - Mississippi Municipal League Small Town Conference - www.mmlonline.com/.

November 19-21, 2014 - Annual FLASH (Federal Alliance For Safe Homes) Conference - Orlando, FL - www.flash.org/.

[back to top](#)

Statistics



Consumer Services Claims Report

July - August 2014			Year -To-Date	
	# Claims Handled	Claims Payments or Premium Refunds Secured	# Claims Handled	Claims Payments or Premium Refunds Secured

Property and Casualty Insurance	1,219	\$390,336.67	9,555	\$944,220.11
Accident & Health (Includes A&H, PPACA, Misc. and Medicare)	748	\$8,208.33	7,992	\$342,313.14
Life Insurance (Includes Life, Burial, Misc.)	464	\$826,151.73	4,354	\$2,355,720.82
TOTALS	2,421	\$1,224,696.73	21,901	\$3,642,254.27

**Mississippi Insurance Department
April 28th and 29th Tornadoes Claim
Reporting as of August 31, 2014**

	Claims Reported	Claims Closed With Payment	Claims Closed Without Payment	Paid Loss	Case Incurred Loss	% Closed
Residential Property	7,381	4,739	1,479	109,490,484	110,055,463	84.2%
Commercial Property	915	375	192	64,824,931	77,440,208	62.0%
Personal Auto	2,561	1,902	419	13,640,691	12,295,281	90.6%
Commercial	138	92	17	1,101,840	1,228,056	79.0%

Auto						
Business Interruption	62	33	7	1,566,131	1,904,104	64.5%
Worker's Compensation	1	0	0	2,907	17,500	0.0%
Private Flood	0	0	0	0	0	0.0%
All Other Lines	126	80	28	2,378,838	3,858,443	85.7%
Totals	11,184	7,221	2,142	193,005,822	206,799,055	83.7%

[back to top](#)



Team Roster

Question About	Division	Phone	Email
Consumer Complaints	Consumer Services Division	800-562-2957 601-359-2453	consumer@mid.ms.gov
Agent Licensing Info	Licensing Division	601-359-3582	licensing@mid.ms.gov

Bail Bondsmen	Licensing Division	601-359-2482	licensing@mid.ms.gov
Elevator Inspectors	Conveyance Safety Division	601-359-3569	conveyance@mid.ms.gov
Liquified Compressed Gas	Fire Marshal	800-595-6504 601-359-1064	lcgas@mid.ms.gov
Residential Electronic Protection	Fire Marshal	601-359-1066	firemarshal@mid.ms.gov
Manufactured Housing	Fire Marshal	800-648-0877 601-359-1055	firemarshal@mid.ms.gov
Fire Safety Education	Fire Marshal	601-359-1061	firemarshal@mid.ms.gov

[back to top](#)

Connect with the Mississippi Insurance Department



Disclaimer: This message may contain confidential information. If you are not the intended recipient you are notified that disclosing, copying, distributing or taking any action in reliance on the contents of this information is strictly prohibited. In the event that you have received this message in error, please destroy this email and kindly notify the sender by reply. If you or your employer does not consent to using email for messages of this kind, please notify us immediately by replying to this email. The Mississippi Insurance Department does not endorse any opinions, conclusions, and/or other information contained

in this message that does not relate to the official business of the Mississippi Insurance Department.

Copyright © 2014. Mississippi Department of Insurance. All rights reserved.