



# Consumer Advocacy and Medicare Update

Ron C. Henderson Deputy Commissioner  
Office of Consumer Advocacy

James J. Donelon  
Commissioner of Insurance

Volume 5, Issue 3



Jerusalem Economic Development Corporation  
Date: March 15, 2014  
Time: 10:00 a.m.  
Location: 1228 Arts St., New Orleans, LA 70117

Affordable Care Act 101 & Medicare Presentation  
Date: March 17, 2014  
Time: 6:00 p.m.  
Location: Foreman-Reynaud Community Center  
215 Albert Street, Lake Charles, LA 70601

Jefferson Parish 2014 Senior Exposition (Booth)  
Date: March 18, 2014  
Time: 8:00 a.m.  
Location: Pontchartrain Center  
4545 Williams Blvd., Kenner, LA 70065

ACA 101 - East Baton Rouge Parish Mayor-President's Office  
Date: March 20, 2014  
Time: 6:00 p.m.  
Location: Jones Creek Regional Branch Library  
6222 Jones Creek Road, Baton Rouge, LA 70817

Community Against Drugs and Violence Meeting  
Date: March 25, 2014  
Time: 6:00 p.m.  
Location: 7373 Scenic Highway, Baton Rouge, LA 70807

East New Orleans

## Claim Your Property Insurance Rebate

Did you know that each year property owners in Louisiana are leaving millions of dollars on the table? Be sure to take the simple steps this year to claim the money that's owed to you! Insurance Commissioner Jim Donelon recently embarked on his annual statewide public awareness campaign to remind Louisiana property owners to claim their Louisiana Citizens Property Insurance Corporation (Citizens) assessment rebate when they file their taxes this year.

The Citizens assessment is payment for bonds issued by Citizens to cover the damages caused by Hurricane Katrina. The assessment is passed on to property and casualty policyholders each year by insurance companies who are responsible for paying the cost of the bond. The dollar amount of the assessment can be found on the declaration page of the policy and is fully refundable to consumers once they have paid their annual insurance bill. However, every year hundreds of millions of dollars are unclaimed.

At the end of 2013, nearly two-thirds of available Citizens rebate funds were unclaimed. That is \$240 million dollars Louisiana property owners could have received between 2010 and 2013 but didn't. The average rebate for individuals and businesses combined is around \$116.

Tax season is one of the most convenient times to claim the Citizens rebate, but it can be claimed at any point during the year in one of three ways. Those three ways are:

- **Claim the rebate as a tax credit** on your Louisiana Income Tax Return due each May. With this option your rebate will be included in your total tax calculation.
- **Claim the rebate online** through [Louisiana File Online](#). Policyholders claiming the rebate electronically can choose to receive it by direct deposit, paper check or a debit card.
- **Claim the rebate by filling out form R-540INS** at [www.revenue.louisiana.gov](http://www.revenue.louisiana.gov) and click on the "Citizens Insurance Rebate" option. As soon as you pay the insurance premium that includes the Citizens assessment, you can fill out a short rebate form for each year that you paid the Citizens assessment, which is form R-540INS. You can mail or fax it in, along with your insurance declaration page for that year, which shows the amount of your paid assessment. Forms for all four calendar years are located on the LDI and LDR websites. Individual policyholders may also claim the rebate by amending a prior-year tax return.

Businesses may claim the Citizens rebate by filing the Department of Revenue Form [R-620INS](#) or by filing a current-year or amended tax return. A copy of the insurance policy declaration page showing proof of the assessment amount must be attached to any claim form.

To ensure you receive your rebate as quickly as possible there are a few things you should avoid:

Neighborhood Advisory  
Commission (ENONAC)  
Affordable Healthcare  
Insurance Symposium  
Date: March 29, 2014  
Time: 11:00 a.m.  
Location: Crowder  
Church of Christ  
7301 Crowder Blvd.,  
New Orleans, LA 70127

To find out if Consumer  
Advocacy will be in your  
area or to request a  
speaker for your  
organization or group,  
call (225) 219-0619 or  
send an email to  
[consumeradvocacy@ldi.la.gov](mailto:consumeradvocacy@ldi.la.gov)

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subject line.  
[public@ldi.la.gov](mailto:public@ldi.la.gov)

- Do not claim the rebate on both the INS form and the tax return.
- Do not claim the total insurance premium, only the Citizens assessment.
  - Include a copy of their insurance policy declaration page if filing the *R-540INS* or *R-620INS* paper forms, showing proof of the assessment amount when requesting the Citizens rebate. If filing electronically, keep a copy of the declaration page with your tax form in case of an audit.
  - For multiple properties, send in the *R-INS Supplement* form with your single rebate form for all properties rather than a separate rebate form for each property.

During his public awareness campaign, Commissioner Donelon will also be reminding property owners about the benefits of voluntarily retrofitting your home to comply with the Louisiana State Uniform Construction Code. By doing this, property owners may become eligible for both a state tax deduction and insurance premium discounts for strengthening their homes against storms and hurricanes.

For more information on the Citizens assessment rebate, visit the Louisiana Department of Insurance homepage and click on the [Citizens Insurance Rebate](#) banner. Here you can access the necessary forms and find more information on the Louisiana State Uniform Construction Code state tax deduction and insurance premium discounts.

## Health Care Resources for the Uninsured

Each year hundreds of thousands of people in Louisiana go uninsured. But there are health care resources available to them and the Louisiana Health Care Commission (LHCC) recently developed a series of brochures titled "Health Care Resources for the Uninsured" for Louisiana's uninsured or underinsured population. The brochures provide valuable information on how to obtain different types of coverage depending on the individual's needs and can be found [here](#).

The brochures provide information on various health centers and school - based health centers which offer primary care services. The brochures also provide more specialized information pertaining to mental health and substance abuse counseling and treatment, cancer and hearing screening, dental, prescription drug assistance, dietary counseling, maternal and parenting counseling, early childhood care, and HIV support programs. They also include information for senior citizens and military veterans.

Currently there are six brochures in the series for different regions of the state. Those regions are:

- [Greater Baton Rouge](#);
- [Houma](#);
- [Central Louisiana](#);
- [Northwest Louisiana](#);
- [Northeast Louisiana](#);
- and the [Northshore](#).

The health commission is working to develop brochures for all regions within the state. If a brochure for your region is not currently available, check back periodically, and one should become available soon.

The health commission was designed to review and study the issues affecting the availability, affordability and delivery of quality health care in Louisiana. The Commission conducts public meetings to receive

information and testimony from regional and national experts on health care access issues. The commission also participates in examining implementation issues related to national health care reform initiatives.

## **Insured, But No Proof: What to Do If You Haven't Received Proof of Insurance Coverage**

Since open enrollment began on October 1, 2013, complications within health insurance marketplaces have created challenges for new enrollees as well as insurers offering coverage in the marketplace. Some companies received incomplete or incorrect information from health insurance marketplaces. While other companies received so many applications for health insurance that they were not able to process them by the time the new plans went into effect.

As a result, many consumers have not received proof of insurance coverage from their selected provider in the marketplace and have been left wondering if they really have health insurance. If you recently purchased a plan, but still haven't received proof of insurance from your insurance company, here are some tips provided by the National Association of Insurance Commissioners (NAIC).

### **Contact the Company**

The first thing you should do is contact your insurance company to verify you have coverage. Ask them for proof of coverage, such as an insurance card or identification numbers. When you speak to your insurer, remember to take detailed notes of the conversation. Include the date and time the conversation took place as well as the name of the representative. Keep all copies of written communication (emails or letters) from your insurer as you may need them later.

*Note: If you are about to purchase coverage using the health insurance marketplace, be sure to print out any paperwork or confirmations that you receive during the enrollment process.*

### **Payment Options**

You may need to get a prescription filled or see your doctor before you receive your insurance card. Your provider (hospital, doctor, pharmacy) may be able to verify your coverage by contacting your insurer directly. If verification of coverage cannot be obtained, you still have options.

One option is to pay for expenses out of pocket. Once your insurance coverage is established, your insurer should reimburse you to the extent that the service or medication is covered under your policy. You may also be able to work with your doctor's office, hospital or pharmacy to delay billing or set up a payment plan until they can verify that you're insured. Make sure you keep receipts and any bank statements that show you've paid for the services.

### **Contact the LDI**

If you are still having trouble obtaining proof of coverage from your insurer, you can contact the Louisiana Department of Insurance (LDI) at 1-800-259-5300 for assistance.

## **Stay Connected with the LDI**

Keep up with tips and news from the LDI, including newsletters, press releases and videos, by connecting with us through social media.



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