

Ohio Department of Insurance

Month in Review

Mike DeWine, Governor | Jon Husted, Lt. Governor | Jillian Froment, Director

July 2020

Agents Play a Pivotal Part in Helping Those Who Have Lost Health Insurance

By Jillian Froment, Director of the Ohio Department of Insurance

Insurance agents play a pivotal part in communities across the state making sure Ohioans are matched with adequate insurance protection. Right now, there may never be a more urgent need for the guidance of agents to identify coverage options, especially for those who have lost their health insurance during the pandemic.

In the United States, an estimated 21.9 million workers lost their jobs or left the labor force between February and May, according to a recent [report](#) from Families USA. An estimated 5.4 million people became uninsured as a result. This increase in the number of people without health insurance is 39 percent higher than any annual increase ever recorded in our country. The report estimates that 139,000 more Ohioans became uninsured.

I encourage all Ohioans who have lost their health insurance or are facing that possibility to tap into the expertise of an agent for help identifying insurance possibilities and securing coverage. To the agent community, your good work does not go unnoticed and I appreciate your effort supporting Ohioans during the pandemic. As you assist members of your community, I have included health insurance options information here that you can consider using during your interactions. If you are not a health insurance expert, I ask you to encourage your clients to reach out to the Ohio Department of Insurance for additional information on the following options.

Special enrollment into a spouse's plan

Losing coverage qualifies a person (and their family) for an opportunity to enroll in many employer plans.

Other special enrollment opportunities

Beyond a spouse's group health plan, these opportunities include any individual health insurance plan already available in the market, enrolling through the federal government's health insurance marketplace at [healthcare.gov](https://www.healthcare.gov), or COBRA plans.

Federal Marketplace

Special enrollment into a Marketplace plan may be a possibility. During the application process, the applicant will learn if they are eligible for [income-based savings](#) on their monthly premiums and [out-of-pocket](#) health care costs.

COBRA

A person may be eligible for COBRA continuation coverage. Under [COBRA](#), a federal law, a person can pay to stay on their employer's health insurance plan, after employment ends, for about 18 months.

Medicaid

If a person lost their job or had a reduction in work hours, the sudden income change might make them Medicaid eligible. Visit [Medicaid.ohio.gov](https://www.Medicaid.ohio.gov) for more information.

Many complexities are involved when evaluating health insurance. The staff at the Ohio Department of Insurance can be of assistance to both consumers and agents during this process. Please consider reaching out to us at 1-800-686-1526 or consumer.complaint@insurance.ohio.gov. We also have educational insurance information available at [insurance.ohio.gov](https://www.insurance.ohio.gov).

NAIC Issues Report on States' Insurance Regulatory Response

The National Association of Insurance Commissioners (NAIC) released a [report](#) entitled: A Report of the NAIC on the State Insurance Regulatory Response to COVID-19.

The report chronicles actions of state insurance regulators and how those actions have helped mitigate the impacts the pandemic is having on insurance consumers.



Average Auto and Home Insurance Premiums for Ohioans Rank Among Lowest in Country

[Ohioans paid an annual average of \\$862 \(9th lowest\) for homeowners insurance and \\$778 \(13th lowest\) for auto insurance](#), according to the most recent data from the National Association of Insurance Commissioners. That compares to the national averages of \$1,211 and \$1,005, respectively, producing combined average savings for Ohioans that's \$576 below the combined national averages.



Not All Health Plans Offer the Same Coverage or Consumer Protections

When choosing a health plan, it's important to [consider the differences between options](#). Some plans provide more generous coverage, while others could leave a person responsible for high medical bills.

What is Balance Billing? Knowing the Difference Between In-Network & Out-of-Network Providers Can Help Avoid It

Health insurance can protect against large bills from health care providers, but in some cases, consumers with insurance can face sizable medical bills. [Understanding the details of a health plan](#) can reduce the chances of receiving a surprise bill.national averages.

Summer Storm Season Prep: Time for Ohioans to Protect Property and Review Insurance

Ohioans should [ensure their property is secure and to conduct an insurance review](#) in preparation for the summer storm season, one of the most destructive and costliest times of year caused by weather.



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OHIO DEPARTMENT OF INSURANCE
HAVE QUESTIONS ABOUT MEDICARE OR MEDICAID?

Join OSHIIP'S VIRTUAL PHONEBANK

TODAY, JULY 23, 2020
WEWS-5 CLEVELAND PHONEBANK
4pm-6:30pm
CALL
800-686-1578



July Phone Bank Receives Hundreds of Calls

ODI's Ohio Senior Health Insurance Information Program (OSHIIP) conducted a virtual phone bank in partnership with WEWS-5 Cleveland. Phones were staffed with counselors from OSHIIP, who helped over 100 callers better understand Medicare, Medicaid, and MyCare Ohio.

Additionally, OSHIIP is busy prepping for their Virtual Medicare Check-Up Day webinars scheduled to begin in September. Webinars will be held daily Monday through Thursday from September 14 through October 14. Sessions are available at 9 a.m.

and 2 p.m. each day, with an additional 6 p.m. session on Wednesdays. To sign-up for a webinar, visit OSHIIP's Medicare Check-Up Days registration page at: <https://attendee.gotowebinar.com/rt/4987248812118591502>.



50 West Town St, Columbus OH, 43215
Consumer Services 800-686-1526 | Medicare Info 800-686-1578 | Fraud & Enforcement 800-686-1527

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