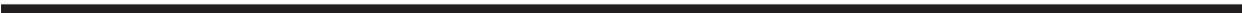


III. Legislative Relations and Communications



The director of Legislative Relations and Communications is responsible for providing advice on executive matters affecting the office's goals and initiatives and directs the office's legislative initiatives, communication activities, and provides advice on technical insurance-related issues.

Public Information and Communications

The Public Information and Communications Section has primary responsibility in developing and maintaining the office's consumer publications, providing information and materials on the office's Web site, and provides basic and essential services including forms management and service of process.

The office is required by statute to administer and maintain a Forms Management program. All office forms and brochures, regardless of format or method of delivery, are reviewed for statutory requirements and agency standards. An inventory and history file is kept for each form, brochure, and special report. This material is composed using a variety of specialized tools and is then distributed and made available via digital and paper means. The Forms Manager is a liaison with office staff, the agency Printing Coordinator, and other state agencies.

The OCI Web sites are managed within Public Information and Communications in accordance with the group's Communication Plan. Web management issues are addressed in a committee with representatives of all agency areas. Industry and constituents readily utilize information and support available via this interface. We frequently reassess the value of the information provided on our site and strive to assure fresh content consistent with current issues. There were 136 new Web pages added in 2011. Another 782 pages were updated.

2011 Major Accomplishments

- Published the Wisconsin Insurance News (WIN), both electronically and in print. The WIN provides insurance agents and other interested parties with information on the ongoing activities of OCI.
- Continued to study the issues surrounding major health insurance reform plan and continued efforts to preserve state regulatory authority. Discussed implementation issues and problems with consumers, providers, legislators, and the industry.
- Issued 10 press releases to inform consumers about insurance issues and notify the public of significant regulatory actions.
- Staffed several new and continuing advisory committees. Significant committees included:
 - ◆ The Health and Life Advisory Council worked on a number of important issues including life settlement rules, annuity disclosures, health insurance rate review, external review, health insurance risk adjustment, and the consumer complaint system.
 - ◆ The Property and Casualty Advisory Council met four times during the year and considered issues such as the National Flood Insurance Program (NFIP), surplus lines, Federal Insurance Office, changes to the auto insurance law, and use of social media.
- Continued to expand our consumer education by updating major publications on long-term care insurance, Medicare supplement and Medicare Advantage products, credit insurance, mandated benefits, health conversion rights, mobile home insurance, and foster parents.
- Continued work to convert rate and form filings to an electronic format that is searchable by consumers on the agency Web site and provide an avenue for consumers to comment on rate increases.
- Participated in numerous boards and committees including the Group Insurance Board, Health Insurance Risk-Sharing Plan, State Council on Alcohol and Other Drug Abuse, and subcommittees of the Public Records Board.
- Hired new staff tasked with outreach efforts. This new position will reach out specifically to underserved consumer groups including minorities, Native Americans, veterans, and any other interested parties.
- Presented consumer information on changes to administrative rules and consumer buying tips at numerous events.
- Because the insurance industry is a major employer, worked to promote industry jobs initiatives and advocating the Wisconsin workforce.
- Participated in NAIC task forces and working groups including Health Insurance (B) Committee, Consumer Liaison Committee, Insurer Liaison Committee, and the Interstate Insurance Product Review (IIPRC) subcommittees.

Consumer Publications

The following consumer publications are available from OCI. Copies of most publications are available on-line on OCI's Web site: oci.wi.gov/pub_list.htm.

Auto

- **Consejos para ahorrar en los seguros de automóvil (PI-318)** (Spanish version of Tips for Saving on Auto Insurance)
- **Consumer's Guide to Auto Insurance (PI-057)**—Explains the types of coverage provided in an auto insurance policy, how to shop for insurance, collision damage waiver coverage for rental cars, and contains premiums for five hypothetical examples.
- **Guía del Consumidor para Seguros de Automóvil (PI-157)** (Spanish version of Consumer's Guide to Auto Insurance)—Explica los tipos de cobertura que se brindan en las pólizas de seguro de automóvil, cómo contratar un seguro, la cobertura por daños en caso de choque para automóviles de alquiler, e incluye las primas para cinco casos hipotéticos.
- **Teenagers and Auto Insurance (PI-200)**—Provides information on buying car insurance, saving money, and how underage drinking affects your insurance premium.
- **Tips for Saving on Auto Insurance (PI-218)**

Health

Long-Term Care

- **Guía para los Cuidados a Largo Plazo (PI-147)** (Spanish version of Guide to Long-Term Care)—Explica los diferentes tipos de seguro de cuidado a largo plazo y los tipos de pólizas vendidas en Wisconsin para cubrir gastos de cuidado a largo plazo.
- **Guide to Long-Term Care (PI-047)**—Explains different types of long-term care insurance and the types of policies sold in Wisconsin to cover long-term care expenses.
- **Long-Term Care Insurance Policies Approved in Wisconsin (PI-046)**—Lists individual, group, and tax-qualified long-term care insurance policies, nursing home policies, and home health care policies including information regarding benefits and sample premiums.

Medicare Supplement

- **Medicare Advantage in Wisconsin (PI-099)**—Explains options available to Medicare-eligible persons age 65 and over, and some Medicare-eligible

disabled individuals under age 65, who are looking for information about the Medicare Advantage program.

- **Medicare Part D - Things to Know Before Signing Up (PI-222)**—Provides a list of things all seniors should know before signing up for Medicare Part D.
- **Medicare Supplement Insurance Approved Policies (PI-010)**—Lists policies available in Wisconsin including benefits and current premiums.
- **Wisconsin Guide to Health Insurance for People with Medicare (PI-002)**—Explains Medicare and supplemental insurance to cover those expenses not paid by Medicare.

General

- **A Guide to Health Insurance and Worker's Compensation Insurance for Farm Families (PI-072)**—Provides information about health insurance and limitations for work-related injuries.
- **A Shopper's Guide to Cancer Insurance (PI-001)**—Describes cancer insurance policies and the limitations many of these policies have.
- **Consumer's Guide to Grievances and Complaints (PI-217)**—Provides information on how to resolve disputes with your health plan.
- **Consumer's Guide to Health Insurance Portability and Accountability Act of 1996 (HIPAA) and Wisconsin Insurance Laws (PI-096)**—Provides a general overview of the federal law as well as the changes made to state health insurance laws.
- **Consumer's Guide to Managed Care Health Plans in Wisconsin (PI-044)**—Provides information on all Health Maintenance Organization (HMO) and Limited Service Health Organization plans in Wisconsin.
- **Fact Sheet on Continuation and Conversion Rights in Health Insurance Policies (PI-023)**—Describes a consumer's rights under Wisconsin law and the federal COBRA law to continue or convert group health insurance coverage after losing previous eligibility for health insurance coverage.
- **Fact Sheet on Health Care Reform in Wisconsin (PI-226)**—Describes important provisions of the Affordable Care Act (ACA) that take effect after September 23, 2010, applying to self-funded and fully-insured health care coverage plans.

- **Fact Sheet on the Independent Review Process in Wisconsin (PI-203)**—Describes a consumer’s right to appeal a health plan’s decision to an independent medical expert.
- **Fact Sheet on Managed Care Consumer Protections in Wisconsin (PI-102)**—Describes consumer protections available to Wisconsin residents enrolled in managed care plans.
- **Fact Sheet on Mandated Benefits for the Treatment of Nervous and Mental Disorders or Substance Use Disorders (PI-008)**—Summarizes required coverages in group health insurance policies.
- **Fact Sheet on Mandated Benefits in Health Insurance Policies (PI-019)**—Gives a brief description of current mandated benefits.
- **Group Health Insurance Index (July PI-081 and January PI-080)**—Survey results listing the monthly premiums for group health insurance policies for four hypothetical groups.
- **Guía del consumidor para presentar reclamos y quejas (PI-317)** (Spanish version of Consumer’s Guide to Grievances and Complaints)—Se ofrece información acerca de cómo resolver disputas con su plan de salud.
- **Health Insurance Coverage in Wisconsin (PI-094)**—Survey results listing the number of people covered by an HMO, Preferred Provider Organization, Point-of-Service plan, and traditional health insurance in Wisconsin.
- **Health Insurance for Small Employers and Their Employees (PI-206)**—Discusses the Small Employer Health Insurance Law and contains monthly new business premium rates for three hypothetical groups.
- **Insurance Coverage and AIDS (PI-064)**—Summarizes rules regarding health and life insurance underwriting and coverage for AIDS and includes Resources for Persons with a Positive HIV Test/The Implications of Testing Positive for HIV (OCI 17-001).
- **Mammograms: Mandated Insurance Coverage (PI-056)**—Summarizes required coverage for mammograms under health insurance policies.
- **Resumen informativo sobre el proceso de revisión independiente en Wisconsin (PI-303)** (Spanish version of Fact Sheet on the Independent Review Process in Wisconsin)—Describe los derechos del consumidor a apelar una decisión del plan de salud mediante una revisión de un médico experto independiente.
- **Resumen informativo sobre la reforma de la atención médica en Wisconsin (PI-326)** (Spanish version of Fact Sheet on Health Care Reform in Wisconsin)—Describe importantes cláusulas de la Affordable Care Act (Ley de Cuidado de la Salud Asequible, ACA) que entran en vigencia después del 23 de septiembre de 2010 y se aplican a los planes de cobertura de atención médica totalmente asegurados y con autoseguro.
- **Resumen informativo sobre los derechos de continuación y conversión de las pólizas de seguros de salud (PI-123)** (Spanish version of Fact Sheet on Continuation and Conversion Rights in Health Insurance Policies)—Describe los derechos del consumidor según las leyes de Wisconsin y la ley federal COBRA, a seguir o cambiar su cobertura de seguro médico después de perder la elegibilidad previa para la cobertura de seguro médico.
- **Seguro de Salud para Pequeños Empleadores y sus Empleados (PI-306)** (Spanish version of Health Insurance for Small Employers and Their Employees)—Analiza la Ley de Seguros de Salud para Pequeños Empleadores y publica primas de tres ejemplos hipotéticos.

Homeowner’s

- **A Brief Guide to Renter’s Insurance (PI-017)**—Explains the basic coverages included in a renter’s insurance policy and gives tips on how to purchase renter’s insurance.
- **Buying a Home and Your Insurance Needs (PI-100)**—Provides information on title, homeowner’s, flood, and private mortgage insurance and discusses other insurance options to consider when buying a home.
- **Buying a Home—Insurance Terms to Remember When Buying a Home (PI-221)**
- **Condominium Insurance (PI-068)**—Explains the basic coverages included in a condominium unit owner’s policy.
- **Consejos para ahorrar en seguros para propietarios de viviendas (PI-319)** (Spanish version of Tips for Saving on Homeowner’s Insurance)
- **Consumer’s Guide to Homeowner’s Insurance (PI-015)**—Explains the basic coverages included in homeowner’s and tenant’s insurance policies, the types of policies, what you should do if you have a loss, the Wisconsin Insurance Plan, and contains premium tables for four hypothetical examples.

- **Guía del Consumidor para Seguros de Vivienda (PI-115)** (Spanish version of Consumer's Guide to Homeowner's Insurance)—Explica las coberturas básicas incluidas en las pólizas de seguros de propietarios de viviendas e inquilinos, los tipos de pólizas, qué debe hacer en caso de pérdida, el plan de seguros de Wisconsin y contiene tablas de tarifas para cuatro ejemplos hipotéticos.
- **La compra de una vivienda: términos sobre seguros para recordar al comprar una vivienda (PI-321)** (Spanish version of Buying a Home—Insurance Terms to Remember When Buying a Home)
- **Mobile Home Insurance (PI-066)**—Explains the basic coverages included in a mobile home insurance policy.
- **Personal Property Home Inventory (PI-224)**—A personal property home inventory guide to list all the items that you have in your home.
- **Seguro de condominio (PI-168)** (Spanish version of Condominium Insurance)—Explica las coberturas básicas contenidas en una póliza de seguro del condominio.
- **Seguro de vivienda móvil (PI-166)** (Spanish version of Mobile Home Insurance)—Explica las coberturas básicas contenidas en una póliza de seguro del vivienda móvil.
- **Settling Property Insurance Claims (PI-084)**—Provides information on what to do after a loss, how to settle an insurance claim, flood insurance, and tips on what to do before a loss.
- **Tips for Saving on Homeowner's Insurance (PI-219)**
- **Una Breve Guía Sobre el Seguro del Arrendatario (PI-117)** (Spanish version of A Brief Guide to Renter's Insurance)—Explica las coberturas básicas contenidas en una póliza de seguro del arrendatario y aconseja cómo contratar un seguro del arrendatario.
- **Consumer's Guide to Insurance for Small Business Owners (PI-085)**—Provides information about business, worker's compensation, health, and auto insurance.
- **Consumer's Guide to Worker's Compensation Insurance for Employers (PI-065)**—Provides information on worker's compensation insurance requirements and answers frequently asked questions.
- **Fact Sheet on Foster Parent Liability Insurance (PI-048)**—Answers questions about liability insurance coverage for foster children.
- **Guía del Consumidor de Seguros para Propietarios de Negocios Pequeños (PI-185)** (Spanish version of Consumer's Guide to Insurance for Small Business Owners)—Proporciona información sobre seguros de negocios, de indemnizaciones a los trabajadores, de salud y del automóvil.
- **Guía del Consumidor para Seguro de responsabilidad civil por cuidado infantil diurno (PI-154)** (Spanish version of Consumer's Guide to Day Care Liability Insurance)—Responde preguntas sobre la cobertura de seguro de responsabilidad civil para instituciones de cuidado infantil diurno.
- **Information Sheet on Surplus Lines Insurers and Agents (PI-026)**—Answers questions about surplus lines insurance and procedures for placing surplus lines insurance.
- **Warranties (PI-069)**—Discusses the Magnuson-Moss Warranty Act, the federal law that covers warranties, and answers questions about extended warranties.

Life Insurance and Annuities

Liability

- **Consumer's Guide to Commercial Liability Insurance (PI-045)**—Contains basic information on commercial liability insurance, risk management, legal protections, required coverages, and optional coverages.
- **Consumer's Guide to Day Care Liability Insurance (PI-054)**—Answers questions about liability insurance coverage for day care facilities.
- **NAIC Life Insurance Buyer's Guide**—A copy of *The NAIC Life Insurance Buyer's Guide* is available by calling 1-800-236-8517 (in state only) or (608) 266-3585 (bulk copies may be obtained by calling the NAIC Office at 816-783-8301).
- **State Life Insurance Fund**—Information about the State Life Insurance Fund that offers life insurance to Wisconsin residents. This also includes a rate table and an application. For more information, call 1-800-562-5558 (Wisconsin residents only).
- **Understanding Annuities (PI-214)**—Explains the different types of annuity contracts, describes the various contractual features and discusses how to shop for an annuity.
- **Wisconsin Buyer's Guide to Annuities (PI-016)**—Describes annuities and provides consumer information.

Other

- **Consejos para comprar seguros por Internet (PI-320)** (Spanish version of Tips for Buying Insurance on the Internet)
- **Consumer's Guide to Insurance (PI-051)**—Provides general information about health, life, auto, homeowner's, and worker's compensation insurance.
- **Documents and Records (PI-223)**—Provides information on whom to contact for a list of documents that will need to be replaced if they have been destroyed.
- **Fact Sheet on Credit Insurance (PI-205)**—Provides information on credit insurance.
- **Fact Sheet on Insurance Terminations, Denials, and Cancellations (PI-024)**—Summarizes the laws dealing with notice requirements when insurance coverage is terminated.
- **Fact Sheet on Standard Health Insurance Forms (PI-083)**—Describes the requirements for billing formats to be used by providers and explanation of benefits and remittance advice forms used by insurers to explain claim payments.
- **Frequently Asked Questions About C.L.U.E. (PI-207)**—Tips to help you understand how claims information obtained from a C.L.U.E. report may affect your insurance premiums.
- **Guía del Consumidor Seguros (PI-151)** (Spanish version of Consumer's Guide to Insurance)—Brinda información general sobre los seguros de salud, de vida, del automóvil, de propietarios de vivienda y de indemnización laboral.
- **Insurance 101, A Guide to Insurance Basics for College Students (PI-215)**—Provides information about the types of insurance college students should consider when going away to school.
- **Insurance Complaints and Administrative Actions (PI-030)**—An annual report listing companies with an above-average number of complaints in automobile, homeowner's and tenant's, individual accident and health, group accident and health, and life and annuities insurance.
- **Learning about the Office of the Commissioner of Insurance on the World Wide Web (PI-095)**—Provides information on what is available on OCI's Web site (oci.wi.gov).
- **OCI (Oficina del Comisionado de Seguros) en Internet—En Español (PI-211)** (Internet Information Available from OCI in Spanish)—Brinda información sobre lo disponible en el sitio de Internet en español de la Oficina del Comisionado de Seguros.
- **Other Sources of Help (OCI 51-051)**—Provides information on Small Claims Court.
- **Otras fuentes de ayuda (OCI 51-251)** (Spanish version of Other Sources of Help)—Brinda información sobre los juzgados de reclamos de menor cuantía.
- **Quejas de seguros y acciones administrativas (PI-130)** (Spanish version of Insurance Complaints and Administrative Actions)—Informe anual que enumera las compañías con un número de reclamaciones superiores a la media en los seguros del automóvil, de propietario de vivienda e inquilino, accidentes y salud individual y colectivo y seguros de vida y de renta.
- **Tips for Buying Insurance on the Internet (PI-220)**
- **Understanding How Insurance Companies Use Credit Information (PI-204)**—Tips to help you understand how your credit information may be used and how it may affect your insurance premiums.
- **The Wisconsin Office of the Commissioner of Insurance—An Overview (PI-059)**—Summarizes OCI's main functions, discusses employment opportunities, the civil service system, and pay and employee benefits.

