

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 (PIC) 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.

The OCI Web sites are managed within PIC in accordance with the group's communication plan. 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 144 new Web pages added in 2014. Another 877 pages were updated.

PIC is also responsible for public outreach. Over the last year, the division has had over 70 outreach visits reaching hundreds of consumers and interested parties. The visits have included a focus on the inner city, veterans, Wisconsin's tribes, and other underserved populations.

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.

2014 Major Accomplishments

PIC continued to put the communication plan into action. As a result, OCI had thousands of consumer contacts over the course of 2014, and OCI raised its profile with the general public. Other accomplishments included:

- Continued to study the impact and issues of state insurance regulation on individual consumers and populations that have unique needs including senior citizens, tribal members, veterans, k-12 students and educators, residents impacted by disasters, low income, job search and career exploration.

- Provided insurance education to underserved populations, including those in urban and rural locations.
 - Developed working relationships with community support organizations on tribal, county, and federal levels.
 - Continued to provide outreach and education to veterans and those organizations that provide services to current veterans and those transitioning from the military.
 - Continued to provide technical expertise to organizations that promote financial literacy.
- Presented consumer information on changes to administrative rules and consumer buying tips at numerous events.
- Expanded our consumer education by updating major publications including on long-term care insurance, Medicare supplement and Medicare Advantage products, credit insurance, health insurance, mobile home insurance, and foster parents.
- Published the Wisconsin Insurance News (WIN). The WIN provides insurance agents and other interested parties with information on the ongoing activities of OCI.
- Published frequently asked questions documents for consumers, agents, employers and insurers on issues related to the Affordable Care Act and updated them throughout the year.
- 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 24 press releases to inform consumers about insurance issues and notify the public of significant regulatory actions.
- Staffed continuing advisory committees. Significant committees included:
 - The Health and Life Advisory Council worked on a number of important issues including long-term care commissions, contingent deferred annuities, health insurance rate review, health insurance reform, health insurance risk adjustment, principle based reserving 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, corporate governance, and issues surrounding the sharing economy.
- Participated in numerous boards and committees including the Group Insurance Board, Health Insurance Risk-Sharing Plan, and State Council on Alcohol and Other Drug Abuse.
- Because the insurance industry is a major employer, OCI worked to promote industry jobs initiatives and advocating the Wisconsin workforce.
- Participated in NAIC task forces and working groups including Health Insurance and Managed Care (B) Committee, Contingent Deferred Annuity (A) Working Group, Regulatory Framework (B) Task Force, ERISA Subgroup, Life Insurance and Annuities (A) 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 online on OCI's Web site: oci.wi.gov/pub_list.htm.

Auto

- **Consumer's Guide to Auto Insurance (PI-057)**—Explains the types of coverage provided in an auto insurance policy, how to shop for insurance, and collision damage waiver coverage for rental cars.
- **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

- **Companies Offering Long-Term Care Insurance in Wisconsin (PI-046)**—Lists insurance companies indicating that they offer in Wisconsin stand-alone long-term care insurance policies.
- **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.

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 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 Filing a Complaint About Health Plans (PI-231)**—Provides information on how to file a complaint and the complaint process.
- **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 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)**—Provides survey results listing the monthly premiums for group health insurance policies for four hypothetical groups.
- **Health Insurance Coverage in Wisconsin (PI-094)**—Provides 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.

- **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.

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.
- **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, and the Wisconsin Insurance Plan.
- **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.

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.
- **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.
- **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

- **Life 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).
- **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

- **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.

- **Frequently Asked Questions About C.L.U.E. (PI-207)**—Offers 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 summarizing complaint activity and enforcement actions.
- **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.
- **Tips for Buying Insurance on the Internet (PI-220)**
- **Title Insurance, Frequently Asked Questions (PI-229)**
- **Understanding How Insurance Companies Use Credit Information (PI-204)**—Offers 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, pay, and employee benefits.

