



## IN THIS ISSUE...

PLAYING BY THE  
RULES

FOUL SHOTS

GAME CHANGER

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THE FINAL FOUR

GAME STATISTICS

### **ROAD GAMES**

[28th Annual MSU Insurance Day](#) - Starkville, MS April 14-15, 2015

[Big "I" Legislative Conference](#)  
Washington, D.C. April 22-24, 2015

**Mississippi Law Enforcement Memorial Candlelight Vigil**  
6:30 PM May 12, 2015 Hosted by  
Mississippi Attorney General's  
Office and Mississippi  
Association of Chiefs of Police

[IIAM Annual Convention and Trade Show](#)  
Sandestin, FL  
June 14-17, 2015

[2015 MAS Conference](#)  
June 15 -19 at the Gulf Coast  
Convention Center in Biloxi.

[2015 MML Annual Conference](#)  
Biloxi, MS June 22 - 24, 2015

## FROM THE COMMISSIONER'S PLAYBOOK

This is the time of year where many are glued to their seats enjoying the March Madness of the NCAA Basketball Championships. Teams strategize and battle intensely for that national crown. Others might say there was another type of March Madness going on as our state legislators worked long hours revising bills, negotiating budgets and getting legislation out of both houses and onto the Governor's desk before the end of the session. MID staff tasked with working with legislators are putting in all-star efforts in getting insurance and fire marshal related legislation passed.

Among the bills already passed that will have an impact on insurance are the ban on texting while driving, the elimination of state inspection stickers, insurance coverage for Autism spectrum disorders, and oral cancer drugs.

A handwritten signature in black ink, appearing to read 'Mike Chaney', is positioned to the right of the text.



A 2014 survey commissioned by Allstate Insurance Company, focused on a growing problem on Mississippi's roads, texting while driving and distracted driving. Drivers are a much greater danger to themselves and others when distracted by smartphones and other electronic devices while driving. The survey conducted by the Southern Research Group found that nearly half of those polled (43%) felt that distracted driving is the single biggest threat to public safety on Mississippi's interstates, roads, and highways.

House Bill 389, recently signed by the Governor bans texting and posting to social media while driving. The law goes into effect July 1. [Click Here](#) to see the full text of the bill.

The bill allows a civil fine of \$25 per violation. It increases to \$100 per violation in 2016.

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### Unauthorized Alarm Salesmen

About this time every year, there is an increase in reports of unauthorized individuals selling alarm systems in the area. If someone comes to your door trying to sell an alarm system, they must have a license and photo ID issued by the State Fire Marshal's Office. Ask them to show you these credentials. [Click Here](#) to view a press release that provides tips on what to do if one of these unauthorized salesmen comes to your door.

### Former Sunflower County Insurance Agent Arrested

Consumers need to be aware that there may be issues with policies purchased through the Mid-Delta Insurance Agency in Indianola, Mississippi and its representative, Randal Ray Henson. Mr. Henson was arrested by the Sunflower County Sheriff's Department and charged with false pretense. The charges are related to his failure to forward insurance premium payments on to insurance

carriers. The investigation was a joint operation between the Sunflower County Sheriff's Department, Sheriff James Haywood and the Mississippi Insurance Department. Anyone who purchased a policy from Mid-Delta Insurance Agency or Mr. Henson needs to be aware that their premium payment may not have been sent to their insurance carrier.

If you do not have contact information for your insurance company, you may call the Consumer Services Division of the Mississippi Insurance Department at 1-800-562-2957 for assistance in contacting your company.

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### King vs. Burwell

The Patient Protection and Affordable Care Act of 2010 offers subsidies to qualified taxpayers who purchase insurance "[through an exchange established by the State](#)". The law was created with the assumption that all states would establish exchanges; however, thirty-six states refused to set up an exchange and instead defaulted to a federally operated exchange. The law never states that federally operated exchanges are "established by the State" therefore bringing into question the legality of offering subsidies to consumers through a federally operated exchange. Regardless, the Internal Revenue Service has been issuing subsidies through federally operated exchanges since January 1, 2014. In the Supreme Court case, King v. Burwell, the challengers question whether the Internal Revenue Service may permissibly promulgate regulations to extend tax credit subsidies to coverage purchased through exchanges established by the federal government. Oral arguments for the case began on March 4<sup>th</sup> with an expected decision made by the Supreme Court this summer. The court's ruling could have a significant impact on state insurance markets and exchanges for individuals set up by the ACA, specifically in states with exchanges run by the Federal Government. Depending on the court's decision in this case, it is estimated that 8 million people could lose health insurance coverage.

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**MID and State Fire Marshal staff have and will continue to be very active in supporting important causes.**



### Colon Cancer Awareness

In March, Commissioner Chaney joined Governor Phil Bryant, WLBT's Marsha Thompson, State Health Officer Dr. Mary Currier, Head of the State Medical Association Dr. Claude Brunson and Tupelo Gastroenterologist Dr. Sam Pace in urging citizens to get screened during Colon Cancer Awareness Month. Everyone was urged to take the [Colorectal Awareness Month Pledge](#).



Colon cancer awareness and prevention is a cause that strikes close to home for the MID staff. In her late twenties, MID Life and Health Actuarial Division Outreach Coordinator Misty Lamberson began experiencing some aggravating intestinal issues. "I passed if off as having a sensitive stomach, took over the counter medications that helped alleviate the symptoms and went on with life as usual", she said. A couple of years later, after suffering dull abdominal pains over one particular weekend, she went to see a physician and was quickly diagnosed with Stage II colon cancer. Treatment involved a colon resection where 8 inches of her colon that contained the tumor was removed followed by six months of chemotherapy. With no family history of the disease, even the

doctors were shocked by a colon cancer diagnosis at such a young age. Colon cancer screenings are so important for anyone 50 or older and also for anyone experiencing unusual symptoms as she did.



"Today I'm so thankful my cancer was detected early and I can happily say I am cancer free."

Misty Lamberson

### Touch A Truck

Commissioner and State Fire Marshal Mike Chaney joined Mississippi First Lady Deborah Bryant, Transportation Commissioner Dick Hall, Rep. Josh Harkins, other elected officials, representatives from the Junior League of Jackson and sponsors at the 1-26-15 press conference where Tosha Taylor (at podium) announced the dates of the [2015 Touch A Truck Event](#) - April 24-25, 2015.



### Hope Conference

MID staff attended and distributed information at the annual Hope Conference: [Lighting the Way to Cancer Survivorship](#)

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# THE FINAL FOUR

Clean, Modern Look

New Special Features



The New MID Website  
www.mid.ms.gov

More User Friendly

More Logical Flow

Definitely not a bracket buster. MID has put together a team of the best four qualities and has created a new and improved website that is quick, informative and easy to use for both consumers and the industry. This bracket winner went live on April, 1, 2015.

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# GAME STATISTICS

Year-To-Date (January-February)

	Claims Handled	Claims Payment Or Premium Refunds Secured
Property and Casualty Insurance	945	\$29,467.38
Accident & Health (Includes A&H, PPACA, Misc. and Medicare)	870	\$9,083.89
Life Insurance (Includes Life, Burial, Misc.)	474	\$15,246.71

<b>TOTALS</b>	2,289	\$53,797.98
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**Connect with the Mississippi Insurance Department**



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