



Delaware right to regulate discount medical plans

Tuesday's signing of Senate Bill 228 to combat discount health cards is state government's heavy, and very much needed, hand at work.

Rather than assume the personal responsibility every resident has to thoroughly investigation contracts, S.B. 288 offers Delaware citizens a heads-up on the legitimacy of sales pitch for discount health plans.

"This bill requires discount health plans to be licensed and therefore regulated by the Department of Insurance," said Delaware Insurance Commissioner Karen.

But lately as the variety and number of attempts to get something for nothing increases, discount health cards are spreading rapidly. Many may offer valuable, money-saving benefits for people without health insurance.

But according to the **Coalition Against Insurance Fraud**, buyers of these cards are tricked into thinking they have purchased insurance, which is not the case.

You still must pay the medical bills yourself. These cards simply offer lower prices on services that accept these discounts.

S.B. 228 is a good checkpoint in the current frenzy of scams attempting to take advantage of the historic health care bill Congress passed in March.

You have to give the fraudulent credit for their tenacity at duping hardworking Americans out of their earnings and assets.

But Delaware deserves credit for instituting a consumer protection that helps residents navigate the land mines of health care reform.

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