



DEPARTMENT OF COMMERCE AND CONSUMER AFFAIRS
Insurance Division

DCCA News Release

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**HAWAII INSURANCE COMMISSIONER ISSUES
CEASE AND DESIST ORDER AGAINST ESTRELLA M. RAMOS FOR
DEFRAUDING SENIOR CITIZENS**

HONOLULU -- State Insurance Commissioner J.P. Schmidt has ordered insurance agent Estrella M. Ramos to immediately cease and desist selling insurance plans in the State of Hawaii for improperly selling policies to senior citizens. Commissioner Schmidt also suspended Ramos' insurance license and issued a notice of intent to assess a \$10,000 fine and to permanently revoke Ramos' insurance producer's license.

An investigation by the State Insurance Division found that Ramos sold Medicare policies to senior citizens in violation of insurance code requirements. While selling Medicare Advantage insurance coverage, Ramos told the senior citizens that they could keep their old Medicare Advantage policies and have "dual coverage." Due to Ramos' false representation of benefits, the senior citizens who purchased policies through Ramos lost the coverage they already had and wanted to keep. Ramos also failed to inform prospective purchasers that the new coverage may not be accepted by their doctors.

“It is not acceptable for anyone to sell insurance products that take advantage of consumers, especially our seniors,” warned Insurance Commissioner J. P. Schmidt. “We will continue to enforce the insurance code, which is designed to protect seniors by ensuring that consumers understand what they are actually purchasing and are not sold inappropriate insurance policies.”

If you have any questions, please call the Insurance Commissioner’s office at 808-586-2790.

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