



Pete Ricketts, Governor

NOTICE

TO: All Companies Writing Health Insurance in Nebraska

FROM: Bruce R. Ramge, CPCU, CIE
Director of Insurance

DATE: October 25, 2018

SUBJECT: Advertisement of Sickness and Accident Policies

As a reminder to insurers marketing sickness and accident policies in Nebraska, Title 210 NAC Ch. 14, 003.02 requires that an insurer maintain a system of control over the content, form and methodology of advertisements. The insurer's responsibility is to monitor any entity that advertises its products.

The intent of Title 210 NAC Ch. 14 (Regulation) is to prohibit deceptive tactics in the marketing of these plans. The Nebraska Department of Insurance continues to receive reports of calls made to consumers by phone numbers that are masquerading as another caller by falsifying the number that appears on a recipient's caller ID display. This is commonly called "spoofing." These spoofed phone numbers have actually been employed by entities marketing insurance products. The use of spoofed phone numbers is a violation of the Regulation.

Marketing through lead generators or other entities that purport to market sickness and accident policies, via email, internet website or other forms of social media, also are subject to this Regulation. The insurer who employs these services must maintain oversight over these entities.

Questions concerning this notice may be directed to Martin Swanson, Health Policy Administrator, at martin.swanson@nebraska.gov or to Laura Arp, Life and Health Administrator, at laura.arp@nebraska.gov.

Bruce R. Ramge
Director