

# STATE OF NEBRASKA

## DEPARTMENT OF INSURANCE

**Ann M. Frohman**

Director



September 15, 2010

CB-122

**Dave Heineman**  
Governor

### BULLETIN

#### **SUBJECT: Health Insurance Filings Pursuant to the Patient Protection and Affordable Care Act**

The purpose of this bulletin is to inform all health insurers that they are required to file policy amendments to conform to the requirements of the Patient Protection and Affordable Care Act (PPACA) and subsequently released regulations on immediate market reforms. Pursuant to PPACA, the immediate market reforms will become effective September 23, 2010.

The Life and Health Division of the Department is reviewing files on a “going forward” basis. Any policies sold after September 23, 2010 must contain the relevant PPACA provisions. Additionally, the Department is considering “plan year” to be anything new or renewed on or after September 23, 2010. If, for example, the plan does not renew until January 1, the Department will require that the plan have all of the immediate implementation provisions included in the plan upon the renewal date. The Life and Health Division will issue an objection for any filing that does not comply with PPACA requirements.

The Department recognizes that there are several issues to be resolved by the federal government and that some items that are mandated by PPACA may be subject to alteration by federal regulation or subsequent interpretation. The Department requests that the insurers comply with the PPACA requirements to the best of their ability and subsequently file amendments as interpretations by the federal government become evident.

Additional questions about this bulletin may be directed to the Department’s Life and Health Division at 402-471-2201.

---

Ann M. Frohman

Director