

DIRECTORS OF INSURANCE

YEAR	NAME	YEAR	NAME
1864-1913	Insurance Supervised by Auditors Office	1959-1961	William E. Grubbs
1913-1915	Lawson G. Brian	1961-1967	Frank J. Barrett
1915-1918	W. B. Eastham	1967-1971	Benjamin C. Neff
1919-1922	W. B. Young	1971-1972	Samuel Van Pelt
1922-1924	W. A. Fairchild	1972-1975	James M. Jackson
1924-1927	John D. Dumont	1975-1976	E. Benjamin Nelson
1927-1934	David Dort	1976-1979	M. Berri Balka
1934-1935	Lee Herdman	1979-1983	Walter D. Weaver
1935-1941	Charles Smrha	1983-1987	Michael J. Dugan
1941-1946	C. C. Fraizer	1987-1994	William H. McCartney
1946-1946	Stanley R. Matzke	1994-1997	Robert G. Lange
1946-1947	Donald R. Hodder	1998-1999	Timothy J. Hall
1947-1953	Bernard Stone	1999-2007	L. Tim Wagner
1953-1953	Loren H. Laughlin	2007-2010	Ann M. Frohman
1953-1957	Tom Pansing	2010- Present	Bruce R. Ramge
1957-1959	John Binning		

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DEPARTMENT OF INSURANCE STAFF

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Fax: (402) 471-4610

ADMINISTRATION

Bruce R. Ramge, CPCU, CIE
Martin Swanson
Peg Jasa

Director of Insurance
Deputy Director/General Counsel
Public Information Officer

ADMINISTRATIVE SERVICES DIVISION

Robin Edwards
Mark Peterson, MCP
Holly Schultz
Nora Lopez
Stefany Wix
Julie Neal
Patty Hill
Open

Accounting and Finance Manager
IT Business Systems Analyst
Office Services Manager
Accounting Clerk
Accounting Clerk
Accountant
Office Clerk
Office Clerk

CONSUMER AFFAIRS DIVISION

Barbara Peterson
Valarie Jones
Renee Foster
John Koenig, CIE, ACS, HIA, FLMI, CPCU
Jeanette McArthur, AU
Scott Zager, ACS, AFSI, AIE, FLMI
Nate Dobler, AIC
Autumn Schafer
Mary Anderson

Administrator
Staff Assistant
Insurance Investigator
Insurance Investigator
Insurance Investigator
Insurance Investigator
Insurance Investigator
Insurance Investigator
Insurance Investigator

HEALTH POLICY DIVISION

Laura Arp
Aaron Rozanski

Administrator
External Review Coordinator/
Federal Aid Administrator

HUMAN RESOURCES DIVISION

Kathy Vandenberg

Personnel Officer

INSURANCE FRAUD PREVENTION DIVISION

Charles Starr, SCLA, CIFI, AHFI
Connie Drake
Kimberly Church, SCLA, CIFI, AHFI
Stephen Eppens, FCLS
Marlan Hohnstein, FCLS

Division Chief
Administrative Assistant
Fraud Investigator
Fraud Investigator
Fraud Investigator

EXAMINATION DIVISION

Justin Schrader, CFE
Lindsay Crawford, CFE
Jillian Boston

Chief Examiner
Deputy Chief Examiner
Exam Division Staff Assistant

Dave Clayton, CFE
Nathan DeJong, CFE
TJ Addison, CFE
Jennifer Rose, CFE
Nolan Beal
Brian Davis, AFE
Scott Emery
Taylor Fairhead
David Geidel, AFE
Cynthia Iu
Joe Jacobson, AFE
Tanner Mumm
Jenna Rempe
Vacant

Assistant Chief Examiner - Analysis
Financial Analyst Supervisor
Financial Analyst Supervisor
Financial Analyst Supervisor
Financial Analyst
Financial Analyst

Andrea Johnson, CFE
Isaak Russell, CFE
Tadd Wegner, CFE
Gary Evans, CFE, AES, CISA
Skyler Lawyer, CFE
Santosh Ghimire, AFE
Kim Hurst, CFE
Daniel Rousseau
Olivia Satterfield
Linda Scholl, CFE, AES, CISA
Michael Sullivan, CFE
John Wiatr
Vacant
Vacant

Assistant Chief Examiner-Exam
Supervisory Examiner
Supervisory Examiner
Financial Examiner

Jill Gleason, CFE
Chris Amory, CFE
Bruce Bornman, CFE
Ben Hostetler

Assist. Chief Examiner – Holding Company
Holding Company Analyst
Investment Specialist
International Insurance Analyst

Rhonda Ahrens, FSA, MAAA
Michael Muldoon, FSA, MAAA
Derek Wallman
Gordon Hay, FCAS, MAAA, CPCU

Chief Actuary
Life and Health Actuarial Examiner
Life and Health Actuarial Examiner
Property & Casualty Actuarial Examiner

Kristy Hadden
Lori Bruss
Deb Bush
Martha Hettenbaugh
Lynn Wiese, CFE
Lisa Pape

Company Administrator
Company Administration Staff Assistant
Surplus Lines Tax Analyst
Premium Tax Analyst
Foreign Financial Analyst
Pre-Need Examiner

LEGAL DIVISION

Martin Swanson
Shelly Storie
Tracy Burns
Thomas Green
Michael Anderson
Open

Deputy Director/General Counsel
Paralegal
Counsel
Counsel
Counsel
Counsel

LIFE AND HEALTH DIVISION

Laura Arp
Deb Maher
Maryana Grodnova-Ware, ALMI, AFSI
Maggie Reinert
Lisa Mariscal-Johnsen

Administrator
Staff Assistant
Actuarial Assistant
Life and Health Analyst II
Life and Health Analyst II

MARKET CONDUCT

Reva Vandevoorde, CIE, CPCU, MCM, ALMI
Rob McCullough
Jonathon Bartholomew, AIE, ACS, ALMI, CICSR
Megan Keck, CIE, APIR, AU
Eva Priebe, CPCU

Market Conduct Administrator
Market Conduct Analyst
Market Conduct Examiner
Market Conduct Examiner
Market Conduct Examiner

PRODUCERS' LICENSING DIVISION

Kevin Schlautman
Gina Goodro
Meagan Wright
Rae Ann Mastny
Mary Kay McDonald

Administrator
Insurance Education Analyst
Licensing Representative
Licensing Representative
Licensing Representative

PROPERTY AND CASUALTY DIVISION

Connie Van Slyke
Stephanie Hobelman
Craig Palik
Julie Oglesby

Administrator
Property and Casualty Analyst
Property and Casualty Analyst
Property and Casualty Analyst

NEBRASKA SHIP

Alicia Jones
Karma Boddy
Carol Harrah
Ann Kroger
Jonathan Burlison
Eric Hansen

SHIP Program Coordinator
SHIP Staff Assistant
SHIP Training Specialist
SHIP Training Coordinator
SHIP Outreach Coordinator
SHIP Medicare Specialist

STATE OF NEBRASKA DEPARTMENT OF INSURANCE

The Department of Insurance shall have general supervision, control, and regulation of insurance companies, associations and societies, and the business of insurance in Nebraska, including companies in the process of organization. The Director of Insurance shall be the chief administrative officer of the Department and shall have the power and duty to enforce and execute all the insurance laws of this state and make all needful rules and regulations for the purpose of carrying out the true spirit and meaning on this enactment and all laws relating to the business of insurance, and, to that end, may authorize and empower an assistant or employee to do any and all things that he/she may do on his/her behalf, and he/she shall see that all laws respecting insurance companies and insurance agents are faithfully executed. The Director or his/her representative shall issue all certificates and licenses as provided for in Chapter 44. The Director and his/her authorized representative shall have the power and authority to do all things and to perform all acts the Department is given the power and authority to do.

The Department of Insurance operates on a fiscal year that begins July 1 and ends June 30. Various fees that the Department collects fund the Department's operations. The table below presents the fees collected during the last three fiscal years.

Fees: (Fiscal Year)	<u>FY 16-17</u>	<u>FY 17-18</u>	<u>FY 18-19</u>
Examination Fees	\$4,931,476	\$ 5,861,367	\$ 4,790,121
Admin. Fee Professional Medical Liability	141,000	24,036	61,043
Publications/Photocopies/Fraud Conference	2,732	2,592	2,243
Agent Certification	20,929	18,157	16,075
Legal Filing Fees	42,132	18,064	14,869
Miscellaneous Fees (Filing Fees)	1,101,026	1,087,642	1,146,277
Admin. Fees - Premium Taxes	39,358	39,358	38,953
Pre-Admission Review Fees	30,000	20,000	31,000
P&C Filing Fees	471,112	688,477	563,716
L&H Filing Fees	128,990	142,760	165,431
Fraud Fee	500,213	512,716	520,280
Certificate of Authority	71,204	79,655	82,613
Agency License	605,400	636,025	639,785
Company Appointment/Cancellation	6,553,623	6,700,571	7,087,153
Agent's License	3,245,181	3,289,039	3,349,520
Continuing Education Approval/Course Comp.	42,600	44,800	38,800
Third Party Administrator	73,800	79,065	77,500
Self-Storage	-	-	1,600
Public Adjusters	-	-	8,990
	_____	_____	_____
TOTAL FEES	\$18,000,776	\$19,244,324	\$18,635,969

The Department of Insurance also collects taxes based on the premiums charged for insurance written in Nebraska. Tax revenue collected by the Department is distributed to other governmental units, including the General Fund, the Workers' Compensation Court, School Districts, Counties and Municipalities. The table below represents the premium tax revenue and administrative fines collected by the Department of Insurance and distributed to other government units for the last three tax years.

	<u>2017</u>	<u>2018</u>	<u>2019</u>
Premium Tax	\$ 88,759,318	\$ 92,915,380	\$ 100,585,609
Fire Insurance Tax	4,097,307	4,966,846	4,983,148
Workers' Compensation Cash Fund	3,896,472	3,856,351	3,806,523
Workers' Compensation Trust Fund	-0-	-0-	4,918,184
Premium Tax transferred to CHIP Fund (Net) (1)	<u>327,056</u>	<u>(28,347)</u>	<u>580,181</u>
TOTAL TAXES	\$ 97,080,153	\$ 101,710,230	\$ 114,873,645
Interest Income from Premium Tax Prepayments/CHIP Fund	\$ 750,249	\$ 902,952	\$ 1,069,645
Late Payment Penalties and Administrative Fines (2)	<u>234,031</u> \$ 984,280	<u>155,072</u> \$ 1,058,024	<u>259,423</u> \$ 1,329,068
TOTAL INTEREST AND PENALTIES			
TOTAL REVENUE DISTRIBUTED TO OTHER GOVERNMENTAL ENTITIES/FUNDS	<u>\$ 98,064,433</u>	<u>\$102,768,254</u>	<u>\$116,202,713</u>

- (1) To more accurately reflect the premium taxes paid by insurers, net transfers to the CHIP (Comprehensive Health Insurance Pool) Fund has been included. The CHIP Fund provides funding per Neb. Rev. Stat. §44-4225.
- (2) Includes Neb. Rev. Stat. §44-322 forfeiture amount of \$100 per day until Annual Statement submission requirements are met.

ADMINISTRATIVE SERVICES DIVISION

The Administrative Services Division provides support functions for all Divisions of the Department of Insurance. This Division plays a key role in the development and operation of all agency information systems. This Division also provides all administrative support functions of the agency including budget and accounting functions, purchasing, records management, mail management, telephone services, word processing, office utilization, and general clerical support.

CONSUMER AFFAIRS DIVISION

The Consumer Affairs Division's primary goal is to educate insurance consumers. The Division received 8,287 phone calls in 2019, and responded to more than 301 written inquiries.

Insurance Investigators review consumer complaints against insurance companies and agents. Through the complaint process, the Division verifies proper handling of insurance transactions and ensures fair treatment of the parties involved.

During 2019, the Consumer Affairs Division closed 1,323 cases. The majority of complaints pertained to property and casualty coverages, and more than half of these cases involved private passenger auto claim handling issues. Life and health complaints primarily involved accident and health claims. In 2019, consumers received \$3,424,369.05 after, or as a result of, our involvement.

EXAMINATION DIVISION

The Examination Division is responsible for the monitoring of the approximately 1,500 licensed insurance companies and 800 other legal entities, including determining the financial condition of the company, its ability to meet and fulfill its obligations, and whether it has complied with the provisions of the Nebraska Statutes.

The Division's staff of financial examiners conducts regular examinations of approximately 100 insurance companies domiciled in Nebraska. The examination salaries and expenses are paid from a cash fund, the income of which is the reimbursement from insurance companies for time spent on and actual expense incurred during the examination.

The Division's staff of financial analysts conducts ongoing reviews of the financial statements and other required supplemental filings of the insurance companies domiciled in Nebraska along with coordinating with the domiciliary state for other insurance companies licensed to do business in Nebraska. The analysts may recommend that an examination be conducted or that a company's authority to do business in Nebraska be suspended or revoked. The analysis salaries and expenses are paid from a cash fund, the income of which is the reimbursement from Nebraska domiciled insurance companies based upon premiums.

This Division is also responsible for audit and collection of premium tax, fire insurance tax, workers' compensation taxes, surplus lines taxes, and various renewal fees.

In addition to the above, major responsibilities include the admission of companies to do business in Nebraska, the regulation and examination of burial pre-need sales, regulation of purchasing and risk retention groups, regulation of third party administrators, review of holding company filings, and administration of insurance company securities placed on deposit with the Department.

The responsibilities of the Examination Division are carried out by the following staff: a Chief Examiner, a Deputy Chief Examiner, three Assistant Chief Examiners, a

Company Administrator, a Chief Actuary, two Life and Health Actuarial Examiners, a Property and Casualty Actuarial Examiner, an Investment Specialist, a Holding Company Analyst, an International Insurance Analyst, thirteen financial examiners, fourteen financial analysts, a foreign financial analyst, a burial pre-need examiner, a premium tax analyst, a surplus lines analyst, a staff assistant, and an administrative secretary.

FINANCIAL EXAMINATIONS COMPLETED IN 2019

COMPANY NAME
Insurance Companies:
5 Star Life Insurance Company
American Interstate Insurance Company
Ameritas Life Insurance Corporation
Assurity Life Insurance Company
Blue Cross and Blue Shield of Nebraska
Columbia National Insurance Company
Farmers Mutual Fire Insurance Association of Seward County
Farmers Mutual Insurance Company of Nebraska
First National Life Insurance Company of the USA
German Farmers Mutual Assessment Insurance Association
Grange Mutual Insurance Company of Custer County
Heartland Plains Health
Inland Insurance Company
NASB All Lines Interlocal Cooperative Aggregate
Nebraska Community College Insurance Trust (NCCIT)
Nebraska Total Care, Inc.
NIRMA
NIRMA II
Omaha Health Insurance Company
Sapphire Edge, Inc.
Silver Oak Casualty Inc.
Universal Surety Company
Washington county Mutual Insurance
WellCare of Nebraska, Inc.
York County Farmers Mutual Insurance Company
Pre-Need Sellers:
Allen-Harvey, Inc.
Apfel Funeral Homes, Inc.
Arnold & Mullen Funeral Homes
Bachelor-Faulkner-Dart-Surber, Inc.
Biglin's Mortuary, Inc.
Bressler-Munderloh Funeral Home
Brewer, Korisko, Larkin, Staskiewicz, LLC
Brockhaus-Harlan Funeral Home
Brockhaus-Scott Funeral Home, Inc.

Devoted Directors, Inc.
Directed Services, Inc.
Dorr & Clark Funeral Home LLC
Drauker Funeral Home
Dubas Funeral Home
Duesman Funeral Chapel
Farmer & Son Funeral Home
Forest Lawn MemorialPark
Funeral Services, Inc. dba Newman Grove Funeral Home
Harman-Wright Mortuary, Inc.
Heafey-Heafey-Hoffman-Dwarak-Cutler
Home For Funerals, Inc.
Horner Lieske McBride & Kuhl Funeral and Cremation Service
Jacobson-Greenway Funeral Home Inc.
Kracl Funeral Chapel
Kuncl Funeral Home
Layton Funeral Homes
Levander Funeral Home
Liewer Funeral Home
Ludvigson Mortuary
McKown Funeral Home
Metcalf-Nelson Funeral Home
Metz Mortuary
Miller-Levander Funeral Home
Mohn Funeral Home
Ord Memorial Chapel
Palmer-Santin Funeral Home
Pentico Funeral Home
Prairie Services LLC
Preferred Morticians Inc.
Pulverente Monument Company
Ramaeker Patrick Funeral Home
Reynolds-Love Funeral Home
Rice Funeral Home
Seger Funeral Home
Solt-Wagner Funeral Home
Sunset Memorial Gardens Association
Svoboda Funeral Home
Tickle Funeral Home
Wenburg Funeral Home
Wintz Funeral Home

HUMAN RESOURCES DIVISION

The employees of the Department of Insurance are our most important resource, therefore, nondiscriminatory recruitment, selection of new employees entering the Department workforce, maintenance and retention of existing employees, and the training and promotion of Department employees is an ongoing concern. The Human Resources Division:

- Provides information and support to employees regarding recruitment, hiring, wage and salary administration (payroll), the labor contract, enrollment of employees in benefit programs and training programs such as defensive driving, supervisory training, educational videos, etc. and maintenance of individual personnel records. Additionally Human Resources provides information and support relative to performance evaluations and performance plans and all other personnel related benefit programs.
- Administers the Affirmative Action Plan, Americans with Disabilities Act, Family Medical Leave Act, Tuition Assistance Educational Program, Awards Program, Annual Staff Development Day and special projects as assigned by the Department Director.
- Creates and assists with enforcement of the Department's Personnel policies and procedures.

INSURANCE FRAUD PREVENTION DIVISION

The duties and responsibilities of the Insurance Fraud Prevention Division (IFPD) are to conduct investigations independently or in conjunction with other law enforcement agencies when the IFPD has cause to believe that an act of insurance fraud has been committed. The IFPD works in cooperation with law enforcement, prosecuting attorneys, and the insurance industry in the investigation and prosecution of insurance fraud violations. The IFPD also provides a resource of expertise and training opportunities for consumers, the insurance industry, and law enforcement agencies. Please refer to the IFPD website for additional information: www.ReportInsuranceFraud.ne.gov.

2019 Insurance Fraud Statistics

The Insurance Fraud Prevention Division (IFPD) received **783** case referrals regarding potential violations of the Nebraska Insurance Fraud Act during 2019. Of the referrals received, 512 (65%) were submitted through the National Insurance Crime Bureau (NICB) and 121 (16%) were made via the National Association of Insurance Commissioners' (NAIC) online fraud reporting system. The remainder of the referrals were submitted by victims, concerned consumers, or law enforcement agencies.

Actual or **potential** monetary losses, exceeding **\$13.4 million**, were reported. Cases are evaluated based upon a number of criteria, including the statute of limitations,

applicability of Nebraska statutes, and solvability factors. Upon completion of the case review, a status letter is sent to the complainant advising them of disposition.

The IFPD investigated the following types of insurance fraud cases during 2019:

- Property/Casualty = 608 Cases (78%)
- Life/Health = 131 Cases (17%)
- Agent or Internal Fraud = 30 Cases (4%)
- Other Fraud = 14 Cases (1%)

Upon completion of a case investigation, the IFPD makes a determination to close the case unfounded, insufficient evidence for prosecution, or sufficient evidence to forward the information to a prosecutor for consideration in filing a criminal violation of the Nebraska Insurance Fraud Act. Before sending a case for a prosecutor's review, the IFPD prepares an investigative summary report outlining the circumstances of the investigation.

2019 Cases Sent for Criminal Prosecution:

26 Cases

16 Suspects Involved

2019 Convictions:

44 Cases

26 Suspects Involved

2019 Court Ordered Restitution:

27 Cases

\$107,205.84

LEGAL DIVISION

The Legal Division enforces compliance with the Nebraska insurance statutes and regulations by all insurers, insurance producers, brokers, and all others licensed by the Department of Insurance including prosecutions against unauthorized entities. It also prepares Department regulations, bulletins, and other guidance documents and provides legal interpretations on insurance matters. The division represents the Department in administrative hearings and processes applications by domestic insurers for certificates of authority, mergers, acquisitions and domestications of insurers. The division acts as a liaison with the Attorney General's Office regarding all pending litigation and/or appeals from administrative rulings. The division also provides legal advice on policy form approvals, financial transactions, investments and agreements entered into by insurers. The division also coordinates legislative matters. The Legal Division also acts as counsel for the Director in connection with the supervision, rehabilitation or liquidation of insurance companies and advises the Director in connection with the operation of the Nebraska Property and Liability Insurance Guaranty Association, the Nebraska Life and Health Insurance Guaranty Association, and the Workers' Compensation Assigned Risk Plan.

LIFE AND HEALTH DIVISION

Policy forms and health rates must be filed with and approved by the Life and Health Division prior to use pursuant to Neb. Rev. Stat. §44-710 and §44-511. During 2019, the Life and Health Division reviewed 1,973 life and health reports and forms: including policies, riders, endorsements, applications and advertising. A total of 494 health insurance rate filings were reviewed. Overall in 2019, 2,467 filings were received and 2,446 filings were processed.

Other responsibilities of the Life and Health Division include the issuing of valuation certificates for all domestic life companies and collaboration with other functional Department areas on a variety of life and health insurance issues. The Life and Health Division reviews annual filing requirements including long-term care, Medicare supplement reports, prompt payment certifications and small group certifications. In addition, the Life and Health Division works closely with other State and Federal agencies, ensuring that all health insurance requirements of the Patient Protection and Affordable Care Act are implemented in accordance with both State and Federal Law.

MARKET CONDUCT DIVISION

The Market Conduct Division performs market analysis in order to develop a baseline understanding of the marketplace and to identify regulated entities for further review or practices that deviate significantly from the norm or that may pose a potential harm to consumers. The Market Conduct Division performs a range of continuums of regulatory responses appropriate for the circumstance, from office-based information gathering to comprehensive market conduct examinations. Continuums are conducted on licensed insurance companies and health maintenance organizations as well as licensed producers and agencies.

The present staff of the Market Conduct Division consists of an Administrator, a Market Analyst and three Market Conduct Examiners.

MARKET CONDUCT EXAMINATIONS COMPLETED IN 2019

Company Name
Lincoln Benefit Life Company
GEICO Advantage Insurance Company
American Family Mutual Insurance Company
Blue Cross and Blue Shield of Nebraska
Pacific Life Insurance Company
American General Life Insurance Company

PRODUCERS' LICENSING DIVISION

Any individual who solicits, negotiates, or sells to any risk located in Nebraska, regardless of whether they are compensated or not, must be licensed as a producer in the appropriate lines of insurance. Insurance companies admitted to do business in this state shall only accept applications from, write, or place business from a producer or producer acting as a broker that has been appropriately licensed by the Nebraska Department of Insurance and appointed as such by the company.

Any partnership, unincorporated association, corporation or Limited Liability Company, Limited Liability Partnership, or other legal entity transacting business with the public or insurance companies as an insurance producer must be licensed as an insurance agency. The following reflects active licenses for the year ending December 31, 2019:

- Resident Producers 15,172
- Nonresident Producers 86,361
- Insurance Agencies 9,674
- Resident Consultants 180
- Nonresident Consultants 64
- Resident Public Adjusters 11
- Nonresident Public Adjusters 104

PROPERTY AND CASUALTY DIVISION

The Property and Casualty Division analyzes and takes final action on rate, rule, and form filings made by insurance companies and other entities such as advisory organizations. The Division provides relevant technical support in property and casualty matters to other areas within the Department. The Division also handles most of the day-to-day administrative activities of the Excess Liability and Residual Funds. These funds provide excess and "Assigned risk" medical professional liability insurance for doctors, hospitals and other specific Nebraska health care providers.

Dependent on the line of insurance, and the nature of the entity making the filing, the majority of the filings are processed on a "File and Use" or "Prior Approval" basis. Most filings are governed by the Property and Casualty Insurance Rate and Form Act (Neb. Rev. Stat. §§44-7501 to 44-7535).

Motor vehicle service contract filings submitted to the Division are governed by the Motor Vehicle Service Contract Reimbursement Insurance Act (Neb. Rev. Stat. §§44-3520 to 44-3526).

During 2019, the Property and Casualty Division received 3,728 new filings, including those made by advisory organizations. Final action was taken on 3,746 filings, which were reviewed on prior approval, filed or file and use basis - depending on

the line of insurance. As of May 1, 2010 the Department required that with one exception, all filings submitted to the Department would be submitted electronically through the System for Electronic Rate and Form Filings (SERFF). The only exception is for those carriers who only have a Certificate of Authority for the State of Nebraska.

NEBRASKA SHIP

The Nebraska Ship informs, educates, and assists seniors and those with disabilities to make informed decisions on topics related to health insurance. SHIP provides assistance to Medicare beneficiaries and caregivers with questions or concerns about Medicare, Medicare supplement insurance, Medicare health plans, Medicare Part D, Medicaid and other types of health insurance.

SHIP currently has more than 320 trained volunteers across the state, providing free and unbiased counseling to the more than 34,600 Nebraska Medicare beneficiaries. In 2019 SHIP assisted Nebraskans in saving over \$23,000,000 in healthcare costs.

HEALTH POLICY DIVISION

The Health Policy Division is responsible for the oversight and execution of health insurance laws and regulations for the State of Nebraska. It has primary oversight over the implementation and enforcement of the Affordable Care Act (ACA) but also has oversight over all aspects of health insurance. It oversees the Life and Health Division and Nebraska Senior Health Insurance Information Program (SHIIP) and works in conjunction with the Legal, Market Conduct, Consumer Affairs, Licensing, Fraud, and Financial Examination Divisions to assure compliance with all health federal and state insurance laws. The Health Policy Division is the primary contact for all interaction with the federal government and other state agencies for matters relating to health insurance. The Health Policy Division also provides information to the public by the creation of websites, brochures and other informational memoranda as well as providing speakers to various organizations around the nation and State of Nebraska as requested. The Health Policy Division also oversees grant management for health related federal grants. The division also oversees external reviews wherein a policyholder may request additional review of a claim or policy provision denial by an insurer and coordinate the appeal with an Independent Review Organization. The Health Policy Division coordinates with the other divisions to find efficiencies in order to ease burdens on the insurers and to be more consumer friendly for the public. It continues to promote a team approach to health insurance by working with sister state agencies as well to promote efficiencies in overall health care finance and delivery. Finally, the Division advises the Governor, Director and members of the Legislature on health issues as they arise.