

DEPARTMENT OF INSURANCE STAFF

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Public Information Officer
Administrative Secretary

ADMINISTRATIVE SERVICES DIVISION

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Infrastructure Support Analyst Senior
Infrastructure Support Analyst
Infrastructure Support Analyst
Office Services Manager
Accounting Clerk
Accounting Clerk
Accountant
Word Processing Technician
Office Clerk
Office Clerk

CONSUMER AFFAIRS DIVISION

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Cynthia Williamson, CLU, CEBS, PIR, RHU
Scott Zager, ACS, AFSI, AIE, FLMI

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

EXAMINATION DIVISION

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Lindsay Crawford, CFE
Shelly Storie

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Deputy Chief Examiner
Exam Division Staff Assistant

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Jennifer Cuda, CFE
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Elizabeth Hofker
Dan Keller
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Chrystal Pascoe
Kim Pham
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Michael Sullivan
Lynn Wiese, CFE

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Financial Analyst Supervisor
Financial Analyst Supervisor
Financial Analyst Supervisor
Financial Analyst
Financial Analyst

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Joe Hofmeister, CFE
Kim Hurst, CFE
Skyler Lawyer, CFE
Derek Petersen, CFE
Linda Scholl, CFE, AES, CISA
Kim Stevenson
Joel Tapsoba

Assistant Chief Examiner-Exam
Supervisory Examiner
Supervisory Examiner
Financial Examiner

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Derek Wallman
Gordon Hay, FCAS, MAAA, CPCU
Bruce Bornman, CFE
Jill Gleason, CFE
Amy Orth
Darrin Riha, CFE

Life and Health Actuarial Examiner
Life and Health Actuarial Examiner
Property & Casualty Actuarial Examiner
Investment Specialist
Holding Company Specialist
Assistant Reinsurance Specialist
International Insurance Analyst

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Lori Bruss
Deb Bush
Martha Hettenbaugh
Lisa Pape

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

HEALTH POLICY DIVISION

Martin Swanson
Maggie Dolezal
JP Sabby

Administrator
Federal Aid Administrator
Health Policy Analyst

HUMAN RESOURCES DIVISION

Kathy Vandenberg

Personnel Officer

INSURANCE FRAUD PREVENTION DIVISION

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Connie Drake
Kimberly Church
Mark Wolfe, FCLA, CIFI

Division Chief
Administrative Assistant
Fraud Investigator
Fraud Investigator

LEGAL DIVISION

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Brandis Courser
Laura Arp
Robert Bell
Matt Holman
Krystle Ledvina Garcia

Deputy Director & General Counsel
Paralegal & Administrative Assistant
Agency Counsel
Agency Counsel
Agency Counsel
Agency Counsel

LIFE AND HEALTH DIVISION

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Deb Maher

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Life and Health Analyst II
Actuarial Assistant
Staff Assistant

MARKET CONDUCT

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Megan Keck, AIE, APIR, AU
Brenda Lenhoff
Conna Wiese, FLMI, FFSI, AIRC, AIAA, ARSI

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

PRODUCERS' LICENSING DIVISION

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Insurance Education Analyst
Staff Assistant
Staff Assistant
Staff Assistant

PROPERTY AND CASUALTY DIVISION

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Chris Williamson

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

SENIORS HEALTH INSURANCE INFORMATION PROGRAM

Alicia Jones
Karma Boddy
Carol Harrah
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SHIIP Program Coordinator
SHIIP Staff Assistant
SHIIP Training Specialist
SHIIP Training Coordinator
SHIIP Outreach Coordinator

**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 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 12-13</u>	<u>FY 13-14</u>	<u>FY 14-15</u>
Examination Fees	\$ 4,680,317	\$ 3,891,122	\$ 4,643,179
Admin. Fee Professional Medical Liability	181,871	202,514	423,662
Publications/Photocopies/Fraud Conference	2,547	2,918	3,598
Agent Certification	22,305	20,965	19,809
Legal Filing Fees	17,439	19,431	20,965
Miscellaneous Fees (Filing Fees)	1,053,657	1,062,073	1,102,939
Admin. Fees - Premium Taxes	35,648	63,430	40,694
Pre-Admission Review Fees	21,000	17,680	17,600
P&C Filing Fees	307,853	440,611	557,818
L&H Filing Fees	134,640	218,195	149,702
Fraud Fee	450,996	470,472	467,586
Certificate of Authority	80,308	70,690	72,699
Agency License	521,095	535,365	553,240
Company Appointment/Cancellation	5,074,885	6,531,341	6,286,537
Agent's License	2,859,569	3,141,700	3,329,745
Utilization Review Agents	200	-	-
Continuing Education Approval/Course Comp.	39,950	47,650	49,300
Reinsurance Intermediary	3,100	4,000	-
Third Party Administrator	70,455	72,200	69,800
Pre-License Certification/Course Approval	50	-	-
TOTAL FEES	<u>\$15,557,285</u>	<u>\$16,812,357</u>	<u>\$17,808,873</u>

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>2013</u>	<u>2014</u>	<u>2015</u>
Premium Tax	\$ 67,946,888	\$ 87,615,083	\$ 83,181,075
Fire Insurance Tax	3,505,086	3,519,438	4,072,270
Workers' Compensation Cash Fund	3,857,782	3,969,003	4,027,734
Workers' Compensation Trust Fund	2,335,955	-0-	-0-
Premium Tax transferred to CHIP Fund (Net) (1)	<u>15,958,209</u>	<u>(5,075,000)</u>	<u>(70,883)</u>
TOTAL TAXES	\$ 93,603,920	\$ 90,028,524	\$ 91,210,196
Interest Income from Premium Tax Prepayments/CHIP Fund	\$ 562,539	\$ 692,016	\$ 821,906
Late Payment Penalties and Administrative Fines (2)	<u>1,013,725</u>	<u>242,025</u>	<u>82,885</u>
TOTAL INTEREST AND PENALTIES	\$ 1,576,264	\$ 934,041	\$ 904,791
TOTAL REVENUE DISTRIBUTED TO OTHER GOVERNMENTAL ENTITIES/FUNDS	<u>\$ 95,180,184</u>	<u>\$ 90,962,565</u>	<u>\$ 92,114,987</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.
- (3) Due to a staff change, an internal review was performed by the Department and it was determined that an inappropriate methodology was utilized to determine the amounts previously reported. As a result, certain amounts reported within the 2013 and 2014 Insurance Summary have been restated.

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 personnel educate consumers and investigate consumer complaints. Through the complaint process, the Division verifies proper handling of insurance transactions and ensures fair treatment of the parties involved. During 2015, the Division closed 1,464 cases. The cases closed during 2015 reflect the following:

<u>Automobile</u>	<u>Investigations</u>	<u>Accident and Health</u>	<u>Investigations</u>
Private Passenger	341	Group	176
Commercial	21	Individual	380
Motor Sports	1	Credit	<u>5</u>
Motor Home	8	Total	561
Motorcycle	10		
Other	<u>2</u>		
Total	383		
<u>Homeowners</u>	<u>Investigations</u>	<u>Fire, Allied Lines & Commercial Multi-Peril</u>	
Homeowners	181	Commercial Multi-peril	30
Farmowner/Ranchowner	17	Fire/Allied Lines	<u>1</u>
Renters/Tenants	6	Total	31
Condo/Townhouse	3		
Other	<u>3</u>		
Total	210		
<u>Liability</u>	<u>Investigations</u>	<u>Life and Annuity</u>	<u>Investigations</u>
General	29	Individual Life	92
Umbrella	1	Annuities	23
Other	<u>1</u>	Group Life	11
Total	31	Credit Life	<u>1</u>
		Total	127
<u>Miscellaneous</u>	<u>Investigations</u>	<u>Total Investigations for 2015</u>	1,464
Miscellaneous	70		
Unknown	<u>51</u>		
Total	121		

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 present staff of the Examination Division consists of a Chief Examiner, a Deputy Chief Examiner, two Assistant Chief Examiners, a Company Administrator, two Life and Health Actuarial Examiners, a Property and Casualty Actuarial Examiner, an Investment Specialist, , a Holding Company Specialist, an Assistant Reinsurance Specialist, an International Insurance Analyst, twelve financial examiners, fourteen financial analysts, a burial pre-need examiner, a premium tax analyst, a surplus lines analyst, a staff assistant, and an administrative secretary.

FINANCIAL EXAMINATIONS COMPLETED IN 2015

COMPANY NAME
Acceptance Casualty Insurance Company
Acceptance Indemnity Insurance Company
Ameritas Life Insurance Corporation
Berkshire Hathaway Homestate Insurance Company
Berkshire Hathaway Life Insurance Company of NE
Berkshire Hathaway Specialty Insurance Company
Blue Cross Blue Shield of Nebraska
Columbia Insurance Company
Delta Dental of Nebraska
Farmers Mutual Fire Insurance Association of Seward County
German Farmers Mutual Assessment Insurance Association of Hall County, Inc.
German Mutual Insurance Association of Nebraska
German Mutual Insurance Company of Dodge County
HeartlandPlains Health
Inland Insurance Company

Knox County Farmers Mutual Insurance Company Inc.
Lancaster Re Captive Insurance Company
Magellan Complete Care of Nebraska, Inc.
National Fire & Marine Insurance Company
National Indemnity Company
Norfolk Mutual Insurance Company
Northern Nebraska United Mutual Insurance Company
Oak River Insurance Company
Omni Dental Associates, Inc.
Pacific Life Insurance Company
Physicians Life Insurance Company
Physicians Mutual Insurance Company
Redwood Fire and Casualty Insurance Company
Scandinavian Mutual Insurance Company of Axtell
Scandinavian Mutual Insurance Company of Polk County
Union Central Life Insurance Company
Universal Surety Company
Washington County Mutual Insurance Company
York County Farmers Mutual Insurance Company
All Faiths Funeral Home
Allen-Harvey, Inc.
Bachelor-Faulkner-Dart-Surber Funeral Home
Blase-Strauser Memorial Chapel, Inc.
Brewer, Korisko, Larkin, Staskiewicz, LLC
Brockhaus Funeral Home
Bullock-Long Funeral Home
Catholic Bishop of Lincoln, dba Calvary Cemetery & Mausoleum
Carpenter-Breland Funeral Home of McCook, Inc.
Chamberlain Chapel, Inc.
Chermok Funeral Home, Inc.
Dorr & Clark Funeral Home, LLC
Drauker Funeral Home
Fox Funeral Home, Inc.
Gehrig-Stitt Chapel & Cremation Services, LLC
Govier Brothers Mortuary
Heafey, Heafey, Hoffman, Dwork, Cutler, Inc.
Higgins Funeral Home
Hitchcock Funeral Home, Inc.
Hoch Funeral Home, Inc.
Holechek Funeral Homes, Inc.
Huffman-Levander Funeral Home
John A Gentlemen Mortuaries, Inc.
Kroll Inc., dba Hebron Memorial Funeral Home
Kuncl Funeral Home
Levander & Son Partnership dba Dolce-Scheef Mortuary
Livingsten-Butler-Volland Funeral Home
Metz Mortuary

Miller Funeral Home
Mohr Funeral Home
Moser Memorial Chapel
Palmer Funeral Home
Pelan Funeral Services, Inc.
Preferred Morticians, Inc.
Ramaekers & Sharman, Inc. dba Glass Haney
Rasmussen Funeral Home
Resseguie Funeral Home
Rhoad Funeral Home
Rice Funeral Home
Rozanek Funeral Homes, Inc. dba Wadlow-Rozanek Co.
Schumacher-Hasemann Funeral Homes, Inc.
Stokely Funeral Home
Tennant Funeral Home dba Austin-Tennant Funeral Home
Wenburg 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.

2015 Insurance Fraud Statistics

The Insurance Fraud Prevention Division (IFPD) received **616** case referrals regarding potential violations of the Nebraska Insurance Fraud Act during 2015. Of the referrals received, 399 (65%) were submitted through the National Insurance Crime Bureau (NICB) and 51 (8%) 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 **\$17.5 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 2015:

- Property/Casualty = 474 Cases (77%)
- Life/Health = 84 Cases (14%)
- Agent or Internal Fraud = 48 Cases (8%)
- Other Fraud = 10 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.

2015 Cases Sent for Criminal Prosecution:

111 Cases
30 Suspects Involved

2015 Convictions:

57 Cases
34 Suspects Involved

2015 Court Ordered Restitution:

19 Cases
\$17,740,315.93

LEGAL DIVISION

The Legal Division prepares Department regulations, bulletins and legal interpretations, represents the Department in administrative hearings, and processes applications by domestic insurers for certificates of authority, mergers, acquisitions and redomestications. The division also renders legal advice on policy form approvals, financial transactions, investments and agreements entered into by insurers. The division enforces compliance with the Nebraska insurance statutes and Department regulations by all insurers, insurance agents, brokers, and all others licensed by the Department of Insurance as well as unauthorized entities, and coordinates legislative matters. Counsel acts as a liaison with the Attorney General's Office regarding all pending litigation and/or appeals from administrative rulings. 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, the Workers' Compensation Assigned Risk Plan, the Medical Malpractice Excess Liability Fund, and the Comprehensive Health Insurance Pool.

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 2015, the Life and Health Division reviewed 9,618 life and health reports and forms: including policies, riders, endorsements, applications and advertising. A total of 2,508 health insurance rate filings were reviewed. Overall in 2015 2,672 filings were received and 3,073 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 four Market Conduct Examiners.

MARKET CONDUCT EXAMINATIONS COMPLETED IN 2015

Company Name
Battle Creek Mutual Insurance Company
Capitol Casualty Company
Central States Health & Life Company of Omaha
Central States Indemnity Company of Omaha
Clay County Mutual Insurance Company
West Coast Life Insurance Company

PRODUCERS' LICENSING DIVISION

Any individual, whether or not compensated, who solicits, negotiates, sells to risks located in Nebraska, unless exempted by law, must be licensed as a producer in the appropriate lines of insurance. No insurance company admitted to do business in this state shall accept applications for, write, place or cause to be written or placed any policy of insurance the solicitation of which involves an insurance producer, or insurance agency and which covers risks located or residing in this state except through a licensed producer who has been appointed by such company or through an individual licensed as a producer acting as a broker in the state.

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, 2015:

- Resident Producers 14,789
- Nonresident Consultants 143
- Nonresident Producers 63,387
- Insurance Agencies 7,980
- Resident Consultants 210

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 2015, the Property and Casualty Division received 4,427 new filings, including those made by advisory organizations. Final action was taken on 4,628 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.

PROPERTY AND CASUALTY ACTUARIAL DIVISION

The Actuarial Division provides support for the Examination Division, the Property and Casualty Division, the Excess Liability Fund and the Office of the Director. Duties include review of rates and policy issues for the Property and Casualty Division, review of casualty reserves and actuarial opinions for the Examination Division, review of reserves and assessment levels for the Excess Liability Fund and handling of casualty actuarial and other professional studies for the Department.

SENIORS HEALTH INSURANCE INFORMATION PROGRAM (SHIIP)

The Nebraska Senior Health Insurance Information Program (SHIIP) informs, educates, and assists seniors and those with disabilities to make informed decisions on topics related to health insurance. SHIIP 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.

SHIIP currently has more than 350 trained volunteers across the state, providing free and unbiased counseling to the more than 34,700 Nebraska Medicare beneficiaries.

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 works in conjunction with the Life and Health Division, Market Conduct Division, Consumer Affairs Division, Licensing Division, Fraud Division, Nebraska Senior Health Insurance Information Program (SHIIP) and Examination Division 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. Finally, our division also oversees external reviews wherein a policy holder may request additional review of a claim or policy provision denial by an Independent Review Organization.

The division has worked closely with the legal division to find efficiencies in order to ease burdens on the insurers and to be more consumer friendly for the public. For example, various filings that were once required to be filed via paper are now allowed to be filed electronically thus creating a savings to the insurers. Our health insurance information website, <http://nehealthinsuranceinfo.gov/>, is constantly being upgraded to meet the needs of Nebraskans who would like to look at their health insurance price options prior to their purchase and also provides the public with answers to commonly asked health insurance questions.

The ACA continues to develop and new federal regulations and guidance documents are released nearly weekly. Our staff has been reduced over time but we have nonetheless continued to be efficient with the personnel on hand and continue to perform our tasks of advising the Governor and his office, the Legislature and the Director of Insurance with updates regarding the ACA and other relevant health insurance issues.