

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. Frazier	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

Department Home Page: www.doi.nebraska.gov

Telephone: (402)471-2201

Fax: (402)471-4610

ADMINISTRATION

Bruce R. Range, CPCU, CIE
Christine Neighbors
Peg Jasa
Judy Meisner

Director of Insurance
Deputy Director & General Counsel
Public Information Officer
Administrative Secretary

ADMINISTRATIVE SERVICES DIVISION

Jay Mitchell
Glen Riedel, CNE
Mark Peterson, MCP
Sue Williams
Nora Arizola
Julie Neal
Tracy Nicholls
Kathy Hoppel
Jillian Boston

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

CONSUMER AFFAIRS DIVISION

Jane Francis, FLMI
John Koenig, CIE, ACS, HIA, FLMI, CPCU
Barbara Peterson
Jeanette McArthur, AU
Carol McDermitt
Mickey Scheidt
Cynthia Williamson, CLU, CEBS, PIR, RHU
Scott Zager, ACS, AFSI, AIE, FLMI
Valarie Jones

Administrator
Insurance Investigator
Staff Assistant

EXAMINATION DIVISION

Justin Schrader, CFE
Annie Elliott, CFE

Chief Examiner
Deputy Chief Examiner

Rhonda Ahrens, FSA, MAAA
Christopher Amory, CFE
Bruce Bornman, CFE
Deb Bush
Lindsay Crawford, CFE
Jennifer Cuda, CFE
Brian Davis
Nathan DeJong
Dan Eckstein, ASA, CIE
Gary Evans, CFE
Hailey Gao
Erin Garvin, AFE
Jill Gleason, CFE
Joel Green
Gordon Hay, FCAS, MAAA, CPCU

Life and Health Actuarial Examiner
Financial Analyst
Investment Specialist
Staff Assistant
Reinsurance Specialist
Financial Analyst Supervisor
Financial Examiner
Financial Analyst
Life and Health Actuarial Examiner
Financial Examiner
Financial Analyst
Financial Examiner
Financial Analyst Supervisor
Company Administrator
Property & Casualty Actuarial
Examiner

Martha Hettenbaugh
Elizabeth Hofker
Joe Hofmeister , CFE
Kim Hurst, CFE
Terri Keller
Dan Kosmicki, CFE
Skyler Lawyer, CFE
Heather Morrow
Noah Nelson, CFE
Lisa Pape
Darrin Riha, AFE
Linda Scholl, CFE
Kim Shannon
Larry Shaw, CFE
Matthew Sporhase, CFE, ALMI
Kevin Stubbs
Andrea Szwanek, CFE
Isaak Russell, CFE
Tadd Wegner, CFE
Lynn Wiese, CFE
Melissa Zade, CFE

Premium Tax Supervisor
Financial Examiner
Financial Examiner
Financial Examiner
Staff Assistant
Financial Analyst
Financial Examiner
Financial Analyst
Financial Analyst
Burial Pre-Need Examiner
Financial Analyst
Financial Examiner
Financial Examiner
Financial Analyst
Financial Analyst
Financial Examiner
Financial Examiner
Examiner Supervisor
Examiner Supervisor
Assistant Company Administrator
Financial Analyst

HEALTH POLICY DIVISION

Martin Swanson
Cari Clauss
JP Sabby

Administrator
Federal Aid Administrator
Health Policy Analyst

HUMAN RESOURCES DIVISION

Kathy Vandenberg

Personnel Officer

INSURANCE FRAUD PREVENTION DIVISION

Charles Starr, SCLA, CIFI, AHFI
Mark Wolfe, FCLA, CIFI
Gus Hitz, FCLS
Kimberly Church
Connie Drake

Division Chief
Fraud Investigator
Fraud Investigator
Fraud Investigator
Administrative Assistant

LEGAL DIVISION

Christine Neighbors
Laura Arp
Robert Bell
Matt Holman
Krystle Ledvina Garcia
Brandis Courser

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

LIFE AND HEALTH DIVISION

Stephen King, CIE, MCM
John Rink
Maryana Grodnova-Ware, ALMI, AFSI
Rebecca Dennis
Karl Hug
Deb Maher

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

MARKET CONDUCT

Reva Vandevoorde, CIE, CPCU, MCM, ALMI
Cathy Hoban, CIE, FLMI, AIRC, FLHC, CCP,
CICSR, ASC
Brenda Lenhoff
Kevin Schlautman
Megan Keck

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

PRODUCERS' LICENSING DIVISION

Jason McCartney
Rae Ann Mastny
Beth Krutz
Lori Bruss
Gina Goodro

Administrator
Staff Assistant
Staff Assistant
Staff Assistant
Insurance Education Analyst

PROPERTY AND CASUALTY DIVISION

Connie Van Slyke
Stephanie Hobelman
Craig Palik
Chris Williamson

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

SENIORS HEALTH INSURANCE INFORMATION PROGRAM

Alicia Jones
Bobbi Kierstead
Karma Boddy

SHIIP Program Coordinator
SHIIP Training Coordinator
SHIIP Staff Assistant

**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 10-11</u>	<u>FY 11-12</u>	<u>FY 12-13</u>
Examination Fees	\$ 3,278,940	\$ 3,181,914	\$ 4,530,358
Admin. Fee Professional Medical Liability	201,254	175,103	190,934
Publications/Photocopies/Fraud Conference	15,240	17,866	984
Agent Certification	24,315	22,540	22,305
Legal Filing Fees	15,471	10,858	17,439
Miscellaneous Fees (Filing Fees)	1,061,716	1,109,896	1,089,305
Admin. Fees - Premium Taxes	30,930	32,514	20,000
Pre-Admission Review Fees	15,000	17,000	21,000
P&C Filing Fees	504,998	389,526	307,853
L&H Filing Fees	119,056	120,010	134,640
Fraud Fee	378,917	361,137	450,996
Certificate of Authority	67,535	67,935	80,308
Agency License	537,659	505,795	521,095
Company Appointment/Cancellation	5,070,227	5,870,436	5,074,885
Agent's License	2,803,886	2,808,033	2,859,569
Utilization Review Agents	4,200	4,500	200
Continuing Education Approval/Course Comp.	42,725	46,150	39,950
Reinsurance Intermediary	4,250	4,500	3,100
Third Party Administrator	69,035	71,910	70,455
Pre-License Certification/Course Approval	550	400	50
TOTAL FEES	<u>\$14,245,904</u>	<u>\$14,818,023</u>	<u>\$15,435,426</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>2011</u>	<u>2012</u>	<u>2013</u>
Premium Tax	\$ 44,479,957	\$ 71,593,408	\$ 71,451,974
Fire Insurance Tax	2,895,484	3,235,978	3,505,086
Workers' Compensation Cash Fund	3,218,927	3,529,169	3,857,782
Workers' Compensation Trust Fund	-0-	-0-	2,335,954
Premium Tax transferred to CHIP Fund (Net) (1)	<u>33,489,244</u>	<u>9,452,724</u>	<u>15,958,208</u>
TOTAL TAXES	\$ 84,083,612	\$ 87,811,279	\$ 97,109,004
Interest Income from Premium Tax Prepayments/CHIP Fund	\$ 548,302	\$ 735,599	\$ 922,896
Late Payment Penalties and Administrative Fines (2)	<u>173,963</u>	<u>782,953</u>	<u>1,087,448</u>
TOTAL INTEREST AND PENALTIES	\$ 722,265	\$ 1,518,522	\$ 2,010,344
TOTAL REVENUE DISTRIBUTED TO OTHER GOVERNMENTAL ENTITIES/FUNDS	<u>\$ 84,805,877</u>	<u>\$ 89,329,831</u>	<u>\$ 99,119,348</u>

- (1) To more accurately reflect the premium taxes paid by insurers, net transfers to the CHIP (Comprehensive Health Insurance Pool) Fund have 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 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 2013, the Division closed 1,263 cases. The cases closed during 2013 reflect the following:

<u>Automobile</u>	<u>Investigations</u>	<u>Accident and Health</u>	<u>Investigations</u>
Private Passenger	334	Group	139
Commercial	23	Individual	211
Motor Sports	1	Credit	3
Motorcycle	7	Other	1
Motor Home	4	Total	354
Rental	2		
Other	4		
Total	375		

<u>Homeowners</u>	<u>Investigations</u>	<u>Fire, Allied Lines & Commercial Multi-Peril</u>	<u>Investigations</u>
Homeowners	239	Commercial Multi-peril	17
Farmowner/Ranchowner	23	Dwelling Fire	13
Renters/Tenants	11	Crop/Hail	2
Condo/Townhouse	4	Fire/Allied Lines	0
Other	1	Other	5
Total	278	Total	37

<u>Liability</u>	<u>Investigations</u>	<u>Life and Annuity</u>	<u>Investigations</u>
General	19	Individual Life	92
Umbrella	2	Annuities	19
Professional/E&O	2	Group Life	14
Other	0	Credit Life	2
Products	0	Other	1
Total	23	Total	128

<u>Miscellaneous</u>	<u>Investigations</u>		
Aircraft	0		
Extended Warranty/Svc. Contract	5		
Federal Crop	7		
Federal Flood	4		
Fidelity and Surety	1		
Inland Marine	3		
Other	14		
Surplus Lines	2		
Title	15		
Watercraft	5		
Workers' Compensation	12		
Total	68		
		<u>Total Investigations for 2013</u>	1,263

EXAMINATION DIVISION

The Examination Division is responsible for the monitoring of the approximately 1,565 licensed insurance companies, 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 the 102 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 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, a Company Administrator, two Life and Health Actuarial Examiners, a Property and Casualty Actuarial Examiner, an Investment Specialist, a Reinsurance Specialist, an Assistant Company Administrator, thirteen financial examiners, twelve financial analysts, a burial pre-need examiner, a premium tax analyst, a staff assistant, and an administrative secretary.

FINANCIAL EXAMINATIONS COMPLETED IN 2013

COMPANY NAME
Ability Insurance Company
American Family Life Assurance Co of Columbus
Arch Excess and Surplus Insurance Company
Arch Indemnity Insurance Company
Arch Reinsurance Company
Arch Specialty Insurance Company
Aspen Aftercare Cremation and Burial Service, Inc.
Battle Creek Mutual Insurance Co
Beyer-Snider Memorial Funeral Home
Boone and Antelope Mutual Insurance Co
Censtat Casualty Company
Central States Health and Life Co of Omaha
Clay County Mutual Insurance Company
Coventry Health Care of Nebraska
Duesman Funeral Chapel
Empire Fire and Marine Insurance Company
Farmers Mutual Insurance Company of Nebraska
Farmers Mutual United Insurance Company
Globe Life and Accident Insurance Company
Grange Mutual Insurance Company of Custer County

Great West Casualty Company
Jolliffe Funeral Home Inc
League Association of Risk Management
Lenders Protection Assurance Co RRG
Liberty National Life Insurance Company
Merten-Butler Mortuary, Inc.
Nebraska Assn of Resource Districts (NARD)
Nebraska Farmers Mutual Reinsurance Associatin
PVMS, LLC
Reichmuth Funeral Homes
Roder Mortuaries, Inc.
Sandoz' Chapel of the Pines
Stonacek Memorial Chapel, Inc
Svoboda Funeral Home, Inc.
Trump Funeral Homes
United American Insurance Company
USAA Direct Life Insurance Company
Wintz Funeral Home, Inc

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.

2013 Insurance Fraud Statistics

The Insurance Fraud Prevention Division (IFPD) received **520** case referrals regarding potential violations of the Nebraska Insurance Fraud Act during 2013. Of the referrals received, 348 (67%) were submitted through the National Insurance Crime Bureau (NICB) and 33 (6%) were made via the National Association of Insurance Commissioners' (NAIC) online fraud reporting system. The remainder of the referrals were primarily submitted by victims or concerned consumers.

Actual or potential monetary losses, exceeding **\$11.9 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 2013:

Property/Casualty = 446 Cases (86%)
Life/Health = 36 Cases (7%)
Agent or Internal Fraud = 31 Cases (6%)
Other Fraud = 7 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.

2013 Cases Sent for Criminal Prosecution:

93 Cases
22 Suspects Involved
\$358,484.76 in Losses

2013 Convictions:

201 Cases
26 Suspects Involved
\$255,473.03 in Losses

2013 Court Ordered Restitution:

17 Cases
\$162,925.73

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 domestications. This Division also renders legal advice on policy form approvals, financial transactions, investments and agreements entered into by insurers as well as coordinating legislative matters. Enforcement of compliance with the Nebraska Insurance Statutes and Department of Insurance regulations by all insurers, insurance agents, brokers, and all others licensed by the Department of Insurance as well as unauthorized entities is performed by the Legal Division. The counsel for the Department 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 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 2013, the Life and Health Division approved 8,714 various life and health forms, including policies, riders, endorsements, applications and advertising. A total of 4,725 health insurance rate filings were also reviewed.

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 2013

Company Name
First National Life Insurance Company
FirstComp Insurance Company
Globe Life and Accident 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, 2013:

Resident Producers	15,547	Nonresident Consultants	148
Nonresident Producers	62,294	Insurance Agencies	7,665
Resident Consultants	212		

PROPERTY AND CASUALTY DIVISION

The Property and Casualty Division analyzes and takes final action on policy and endorsement 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 2013, the Property and Casualty Division received 4,291 new filings, including those made by advisory organizations. Final action was taken on 4,239 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 300 trained volunteers across the state, providing free and unbiased counseling to the more than 266,000 Nebraska Medicare beneficiaries.

HEALTH POLICY DIVISION

The Health Policy Division is responsible for the oversight and execution of health policy issues regarding insurance for the State of Nebraska. It has primary oversight over the implementation and enforcement of the Affordable Care Act. It works in conjunction with the Life and Health Division, Market Conduct Division, Consumer Affairs Division, Licensing Division, Fraud Division 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.