



# Division of Insurance



SOUTH DAKOTA  
DEPT. OF **LABOR**  
& **REGULATION**

124 S. Euclid, 2nd Floor | Pierre, SD 57501  
Phone: 605.773.3563 | Fax: 605.773.5369  
insurance@state.sd.us  
Larry Deiter, Director

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## Deiter Selected 2019 NIPR Board President

South Dakota Insurance Director Larry Deiter was selected to serve as board president of the National Insurance Producer Registry (NIPR) Board of Directors effective June 27, 2019.

NIPR is a non-profit affiliate of the National Association of Insurance Commissioners (NAIC). NIPR developed and implemented the Producer Database (PDB) and the NIPR Gateway. NIPR is governed by a 13-member board of directors, including six members representing NAIC member states, six members representing industry trade associations and NAIC's CEO or COO.

Deiter has served on the NIPR board of directors since 2017, most recently as the secretary/treasurer.

[View full list](#) of NIPR Board Members.

## Insurance Fraud Assessment Invoices Issued

The Division of Insurance issued Insurance Fraud Assessment invoices on Aug. 6, 2019. Pursuant to SDCL §58-4A-14, insurers holding a certificate of authority to transact the business of insurance in South Dakota will be assessed a fee of two hundred fifty dollars to support the insurance fraud prevention unit fund. Company payments are due Sept. 5, 2019.

## PY2021 EHB Benchmark Plan Design Approved

The Centers for Medicaid and Medicare (CMS) approved the proposed Essential Health Benefits (EHB) benchmark plan design for South Dakota qualified health plans (QHPs) with effective coverage starting on Jan. 1, 2021.

The Affordable Care Act (ACA) required a designated EHB benchmark plan for each state. The plan design acts as a baseline for all ACA-compliant individual or small group health coverage offered in the state.

Beginning in 2021, QHPs offered in South Dakota's individual and small group ACA market must include a minimum coverage requirement in their plan design for applied behavior analysis therapy for the treatment of autism spectrum disorder.

[View information](#) on the 2021 EHB benchmark plan.

## Flood Insurance FAQs

The Division has posted a list of common questions and answers on general flood-related insurance coverage on the Division's [website](#).

Flood insurance is administered by the Federal Emergency Management Agency (FEMA) through the National Flood Insurance Program (NFIP). It is coverage that is separate from homeowner or dwelling policies which in most cases flood damage.

Additional information on flood insurance is available by visiting the NFIP website [fema.gov/national-flood-insurance-program](http://fema.gov/national-flood-insurance-program) or by calling 1-800-427-4661.



## Reminder to Keep Your Contact Information Up to Date

The South Dakota Division of Insurance reminds all producers, business entities and companies to verify that up-to-date contact information is on file with the Division. Accurate contact information, including email addresses, will ensure that all announcements or requests from the Division are received and can be addressed in a timely manner.

### Producers and Business Entities:

Producers and business entities can access and update their contact information through the [Sircon/Vertafore](#) South Dakota Producer and Agency Portal or [National Insurance Producer Registry \(NIPR\)](#).

Each portal allows producers to access various services including updating contact information, license status and renewal, as well as continuing education requirements. (Account information required to access.)

### Insurance Companies:

Companies can review and update their company contact information through the “Company Address Service” portal link available on the Division’s website at [dlr.sd.gov/insurance](http://dlr.sd.gov/insurance). Contact information for the following categories can be altered through the portal:

- o Complaints
- o External Review
- o Mailing Location
- o Market Survey
- o Contact PIN
- o Producer Licensing
- o Risk Pool
- o Taxes

Companies can access the portal by entering the company’s NAIC ID and assigned PIN.

Company contacts that need a PIN or are unsure if a PIN contact has been established for their company can select the “Need PIN” hyperlink available on the portal’s main page.

If a PIN contact has been established, the contact name for the company will be provided.

If no PIN contact is on file, please contact the Division at 605.773.3563 or by email to [insurance@state.sd.us](mailto:insurance@state.sd.us).

## Resources available for Agents and Brokers in the Health Insurance Marketplace

Agents and brokers wanting to sell in the Federally Facilitated Exchange (Marketplace) can access information and resources through The Center for Consumer Information and Insurance Oversight (CCIIO) at <https://www.cms.gov/ccio/programs-and-initiatives/health-insurance-marketplaces/a-b-resources.html>. Content includes background information, general resources, news, registration information and training options.

## NIPR Launches New Features to Mobile App

The National Insurance Producer Registry (NIPR) has added new features to its mobile app powered by its Producer Database (PDB). The app allows insurance professionals to fast, convenient access to their credentialing information on a mobile device.

Any professional licensed by a state insurance department can use the app as a safe and secure way to view their basic licensing information - including license numbers, expiration dates and lines of authority.

New features:

*License Renewal Reminder* - Provides notification of upcoming license expiration, giving producers plenty of time to complete their renewals and meet continuing education requirements.

*Appointment Information* - Allows producers to see their company appointments, termination date(s) and effective date(s).

The free NIPR mobile app can be downloaded in the Apple App Store or Google Play.

[View additional information](#) on the NIPR mobile app.

## 2020 Legislative Session

The 2020 Legislative Session is officially slated to begin at noon on Jan. 14, 2020. Parties wishing to discuss their potential legislative changes with the Division prior to the legislative session are encouraged to contact the Division office by calling 605.773.3563 or emailing [insurance@state.sd.us](mailto:insurance@state.sd.us).

## Recent Administrative Rule Changes

[Rules 20:06:42, 20:06:57, and 20:08:07](#) – Rules to expand the availability of fully-insured and self-funded association health plans while maintaining consumer protections, to repeal securities regulation Rule 505 and amend the requirements for certain hearings where the Division reviews a proposed transaction for fairness were effective as of **June 27, 2019**.

[Rules 20:06:07, 20:06:12, 20:06:19, 20:06:25, 20:06:26 20:06:36, 20:06:59 and 20:06:22](#) – Rules to update date certain and FINRA references and general reference clean-up are pending will be effective Sept. 4, 2019.

## Useful Tools and Resources Available to Consumers

### [Life Policy Locator:](#)

This is a national service to provide consumer assistance in finding a deceased person's lost life insurance policies and annuities. By providing select information that includes contact information of the requestor as well as full name of deceased (maiden name for a married individual), deceased's Social Security number, and the state where the policy was purchased. Consumer requests are encrypted and secured to maintain confidentiality. Participating insurers will compare submitted requests with available policyholder information and report all matches to state insurance divisions through the locator. Companies will then contact beneficiaries or their authorized representatives.

### [Consumer Insurance Search](#)

Consumers can utilize the Consumer Insurance Search (CIS) available from NAIC to find information about insurance company complaints, licenses and financial health through this tool.

### [INSURE U](#) - Get Smart About Insurance

Insure U provides consumers with basic information about insurance issues. It features public service announcements, consumer alerts, news releases, mobile apps, along with consumer guides providing information on all types of insurance.

### [Investor Alerts](#)

The Division of Insurance posts investor advisories and alerts on a variety of topics, such as robo-advisers, promissory notes, and cryptocurrencies.

### [SDDOI Complaint Portal](#)

The complaint portal available from the South Dakota Division of Insurance [website](#) allows persons to enter a complaint and submit any supporting documentation electronically. First time users are asked to create an account by providing basic contact information and setting up a password. Once an account has been created, complaint specifics and additional documentation can be submitted through the portal.

### [Subscribe to Receive SDDOI Notifications/Alerts/Bulletins/Newsletters](#)

Sign up to receive email notifications, alerts, bulletins, and newsletters from the South Dakota Division of Insurance. Select "Sign up for Alerts & Bulletins" accessible from the left side (blue) menu on the Division's [website](#). Subscribers will be asked to provide their email address when selecting "Subscribe" on the DRRInsuranceNews Home Page, select (located on the right hand side of the webpage). Subscribers can unsubscribe at any time.