

NHCAA ANTI-FRAUD UPDATE 2011

SANDY PRAEGER
KANSAS INSURANCE COMMISSIONER
NAIC Anti-Fraud Task Force Chair
Ted Clark
Anti-Fraud Division Director

National Prospective

- Insurance Fraud Costs the American Economy 85 to 250 Billion Dollars Each Year (Based on 3-10% of 2.5 Trillion Dollars)
- Insurance Fraud Causes Injury and Humiliation
- Studies have shown one in four people feel Insurance Fraud is OK

**A little about
NAIC Anti-Fraud Task Force**

- THE TASK FORCE IS CURRENTLY
COMPRISED OF THIRTY (30) STATE
FRAUD BUREAU MEMBERS HOUSED
WITHIN INSURANCE DEPARTMENTS

AFTF CHAIR AND VICE CHAIR

- CHAIR – COMMISSIONER SANDY K.
PRAEGER OF KANSAS
- VICE CHAIR – COMMISSIONER ROGER
SEVIGNY OF NEW HAMPSHIRE

AFTF WORKING GROUP CHAIRS

- FEDERAL AND INTERNATIONAL ENFORCEMENT COORDINATION WORKING GROUP – GREG ELAM – WEST VIRGINIA
- ANTI-FRAUD LIAISON WORKING GROUP – STEVE PERRY- DC
- ANTI-FRAUD TRAINING AND SEMINAR WORKING GROUP – MICHELLE BRUGH - OHIO
- INFORMATION SHARING AND TECHNOLOGY WORKING GROUP – CINDY SCHMELL – IOWA
- AGENT UNLAWFUL ACTIVITIES WORKING GROUP- DENNIS POMPA - TEXAS
- NAIC ENFORCEMENT COORDINATION WORKING GROUP – BARBARA RICHARDSON – NEW HAMPSHIRE

NAIC AFTF FUNCTIONS FEDERAL LAW ENFORCEMENT

- LIAISON WITH FEDERAL LAW ENFORCEMENT:
- FBI FINANCIAL CRIMES
- IRS CRIMINAL DIVISION
- US TREASURY (FinCEN, OFAC & BSAAG)
- US POSTAL INSPECTION SERVICE
- HEALTH AND HUMAN SERVICES, OIG (CMS)
- UNITED STATES ATTORNEY
- US DEPARTMENT OF LABOR

AFTF FUNCTIONS & FRAUD FIGHTING ORGANIZATIONS

- Liaison with Other Fraud Fighting Groups:
- Coalition Against Insurance Fraud (Board)
- NICB (law Enforcement Advisory Group)
- NHCAA (Law Enforcement Liaison)
- The Consortium (Member)

AFTF CURRENT PROJECTS

- Enhanced Linking of NAIC OFRS to
NICB/ISO Suspicious Claims Reporting System
- Studying how to obtain better quality reports
- Reporting is available to 43 States

AFTF CURRENT PROJECTS

- LINKING NAIC OFRS WITH NHCAA-SIRIS SYSTEM IS UP AND RUNNING!!
- NHCAA, LexisNexis and NAIC are working on ways to improve the interface so elements of cases are reported in a more user friendly fashion

AFTF Projects

- Standardized Suspected Fraud Reporting Form
- Request from HHS
- Hope for the Future

Federal Money to Fight Fraud



CURRENT AFTF PROJECTS

- Model Guidelines For Standardized Filings of Anti-Fraud Plans Recently Sent to “D” Committee
- The Working Group Solicited Information From Fraud Bureaus with Guidelines in Place and from Industry

AFTF CURRENT PROJECTS

- Updating State Fraud Bureau Contact Information
- Making Contact Information Available to Companies

AFTF CURRENT PROJECTS

- SPONSOR ANNUAL ADVANCED FRAUD INVESTIGATION WEBINAR
(INDUSTRY WELCOME)

AFTF Current Projects

- Joint Limited Medical Benefits Plans Working Group
- The Group is looking at many aspects of the plans that may be unethical, illegal or fraudulently marketed

AFTF Current Projects

- Joint meetings with Title Insurance Task Force
- Looking at Mortgage Fraud and how to better police the industry

AFTF Current Projects

- Prompted by the recent murders of Rhett Jensonne and Kim Sledge in Louisiana and the previous murder of Sally Rhorbach in North Carolina
- The AFTF will develop safety guidelines or best practices for investigators and auditors.

National Trends

- Medical Identity Theft
- Auto Accident Mills
- Premises and Product Liability Claims
- Cargo Theft
- Home Arson (some related to mortgage fraud)
- Auto Give-ups

Working Together



THANK YOU FOR YOUR ATTENTION!

QUESTIONS & COMMENTS



Staying Ahead of the Curve: State Regulatory Update

Leigh McKenna
Director of Government Affairs
Wednesday, November 16

NHCAA Government Affairs

Increased emphasis for NHCAA

What led us there:

- History as a private-public partnership
- Decidedly not an advocacy organization
- Unique in that we exclusively focus on health care fraud

NHCAA Government Affairs

Increased emphasis for NHCAA

What led us there:

- Health Care Reform
- Other legislative and regulatory activities related to health care fraud
- Increased interest from and interaction with government agencies
- Increased visibility and attention for the health care fraud issue from key decision makers (Oval Office on down) and media
- Changes in the HCF landscape: HEAT, Strike Forces, Health Care Fraud Prevention Summits

NHCAA Government Affairs

Increased emphasis for NHCAA

What led us there:

- Most importantly, an appreciable uptick in Member requests for legislative assistance, guidance and insight

State Government Resources

National Association of Insurance Commissioners (NAIC)
<http://www.naic.org/> **Chock full of information**

NAIC HOME | CIPR HOME | ABOUT THE NAIC | CONTACTS | HELP

NAIC & The CENTER for INSURANCE POLICY and RESEARCH
 National Association of Insurance Commissioners

PUBLICATIONS & DATA
 MEETINGS & EVENTS
 EDUCATION & TRAINING

NAIC Store:
 Financial Data & Publications
go.to/insureUonline.org

CONSUMERS:
 Know Your Stuff! Keep a Home Inventory...
home.insureUonline.org

STATES & JURISDICTION MAP | COMMITTEES & ACTIVITIES | MARKETS/INVESTMENT ANALYSIS | MEMBERS & REGULATORS

HEADLINES NEWS & ALERTS
 NEWSROOM | VIDEO | AUDIO

CONSUMER INFORMATION
SOURCE (CIS): Insurance company, complaint & financial data

Consumers, Create a Home Inventory...

Health Care Reform (PPACA) Implementation:
 NAIC Activities... | FAQ...

Dodd-Frank Financial Services Regulatory Reform: NAIC Initiatives

Structured Securities Reporting

NAIC Elects 2012 Officers

NAIC 2012 Officers (left to right): President and Florida Insurance Commissioner Kevin M. McCarty; President-Elect and Louisiana Insurance Commissioner James J. Donelon; Vice President and North Dakota Insurance Commissioner Aiden Hann; Secretary, Treasurer and Montana Commissioner of Securities and Insurance, Monica J. Lindeen

Members of the NAIC elected its 2012 officers:

GOVERNMENT RELATIONS
 ISSUES & POLICY

Solvency Modernization Initiative

International Association of Insurance Supervisors (IAIS)

International Supervisory Colleges Request Form

RESEARCH & ANALYSIS
 Center for Insurance Policy & Research (CIPR)

Capital Markets Bureau:
 • Special Reports
 • Description & Services

Go to CIPR for Research, Analysis and Statistics...

NAIC Directory of State Insurance Departments

http://www.naic.org/state_web_map.htm

NAIC & THE CENTER FOR INSURANCE POLICY AND RESEARCH
National Association of Insurance Commissioners

HOME | ABOUT THE NAIC | EMPLOYMENT | HELP | CONTACT US

STATES & JURISDICTION MAP | COMMITTEES & ACTIVITIES | MARKETS/INVESTMENT ANALYSIS | MEMBERS & REGULATORS

Map of NAIC States & Jurisdictions

Alaska, Arkansas, Arizona, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming, Puerto Rico, Virgin Islands, American Samoa, Northern Mariana Islands.

Select Your State

NAIC Membership List
Member photos, bios and contact information by state:
Select Your State
Complete NAIC Membership List (PDF - Text Only)

State insurance departments are the best sources for company and agent licensing information. The link below provides additional state contact information for specific issues.
Multiple Employer Welfare Arrangement (MEWA) Contacts

ATTENTION: Compliance Professionals
Take advantage of NAIC services and products developed for you:
Education & Training
Solvency Modernization Initiative Webinar
November 29, 1:00-3:30 p.m. CST
More Information
Register Online

NAIC Store
Legal Publications: Compendium of State Laws, NAIC Model Laws and other resources for legal and compliance professionals in the insurance industry.

Get Smart About Insurance at InsureOnline.org: Information for Consumers & Small Business (English and Spanish)

HOME | STAFFNET | EMPLOYMENT | CONTACTS | HELP | SITE MAP | COPYRIGHT & REPRINT INFO | PRIVACY STATEMENT

© 1990 - 2011 National Association of Insurance Commissioners. All rights reserved.

NAIC

A large section devoted to health care reform titled, "Patient Protection and Affordable Care Act & State Insurance Regulation."
www.naic.org/index_health_reform_section.htm

NAIC & THE CENTER FOR INSURANCE POLICY AND RESEARCH
National Association of Insurance Commissioners

HOME | ABOUT THE NAIC | EMPLOYMENT | HELP | CONTACT US

STATES & JURISDICTION MAP | COMMITTEES & ACTIVITIES | MARKETS/INVESTMENT ANALYSIS | MEMBERS & REGULATORS

SPECIAL SECTION: Patient Protection and Affordable Care Act & STATE INSURANCE REGULATION

CONSUMERS FREQUENTLY ASKED QUESTIONS | RECORDS | GET SMART ABOUT INSURANCE

LATEST NEWS:
NAIC Address Questions about Health Care Reform

Conference calls & meetings

NAIC COMMITTEES & IMPLEMENTATION ACTIVITIES

RELATED DOCUMENTS AND RESOURCES

General

Implementation measures outlined by the Joint Legislative Committee & Planning Committee Dec. 16, 2010.

NAIC MODEL REGULATION (Adopted 10/29/10) Regulation for Uniform Definitions and Standardized Rate Calculation Methodology for Plan Years 2011, 2012, 2013... (PDF)

- Summary
- Final version draft with 10/29/10 considered amendments
- Combined Comments as of 10/29/10

Oct. 10, 2010 Letter to Sec. Sobatava, U.S. Dept. of HHS — NAIC's views not mandated by PPACA to the NAIC (PDF)

Medical Loss Ratio (MLR) Blanks Proposed (Adopted 8/7/10)

NAIC Resolution to Protect the Ability of Licensed Insurance

To enhance its ongoing effort to provide clarity on the Patient Protection and Affordable Care Act (PPACA), the NAIC has developed a brief, educational video to address frequently asked questions from consumers. (8/10/11) www.naic.org

NAIC letter to the Centers for Medicare and Medicaid Services regarding Standards Related to Reinsurance, Risk Corridors and Risk Adjustment 10/5/11

NAIC letter to the Centers for Medicare and Medicaid Services regarding the Establishment of Exchanges and Qualified Health Plans 10/5/11

NAIC letter to the Joint Select Committee on Deficit Reduction Regarding Supplemental Health Insurance for Medicare Beneficiaries 9/21/11

NAIC Comments on Multi-State Plans, submitted to Office of Personnel Management on August 10, 2011

Rate Review Regulation - Associations

- NAIC Rate Review Regulation Comment Letter on Associations 7-20-11
- State Survey Comments on Final Regulations
- Association Health Plan Survey at Request of Washington State 11-20-10

The NAIC devotes a significant portion of its work to developing model laws and model guidelines.

http://www.naic.org/committees_index_model_description.htm

The screenshot shows the NAIC website's 'Model Categories Index' page. The header includes the NAIC logo and navigation links: HOME, ABOUT THE NAIC, EMPLOYMENT, HELP, CONTACT US. A search bar with a Google logo is also present. The main content area is titled 'Model Categories Index' and 'Category Titles'. It features a list of categories starting with 'A' (Abuse: Unfair Discrimination, Accelerated Benefits Model Regulation, Accident and Health Insurance, Accounting, Accreditation: Models Included in Standards, Acquisitions and Mergers, Actuarial Opinion and Memorandum Regulation (Life), Actuarial Opinion Model Law (Property and Casualty), Adjusters Model Act, Administrative Supervision Model Act, Administrator Statute, Advertisements of Life Insurance and Annuities Model Regulation, Advertising, After Market Parts Model Regulation, Agents and Brokers: see "Producers"). On the right side, there are sections for 'Instructions', 'Other Resources' (Account Manager, NAIC Store, Legal Publications, Compendium of State Laws, Model Laws), and 'Related Documents' (Model Laws Table of Contents [PDF], Model Laws Index [PDF], Model Laws Procedures [PDF], Model Law Development Framework FAQ [PDF]).

NAIC – Model Law Snapshots from the Model Law Index

F

Filing Requirements
Financial Data Reporting by Property and Casualty Companies
Financial Guaranty Insurance Guideline
Financial Planners: Unfair Trade Practice
Financial Regulation
Financial Reports: see "Accounting"
Fire Insurance: see "Property and Liability Insurance"
Force-Placed Insurance: Creditor-Placed Insurance Model Act
Fraternal Insurance: Uniform Fraternal Code
Fraud Prevention Model Act
Funeral Plans: see "Preneed Funeral Plans"

I

Illustrations for Life Insurance Policies
Immunity for Reporting Insurance Fraud
Impairment, Criminal Penalty for Failure to Report
Improper Termination Practices Model Act
Indemnity Contracts Model Act
Independent Adjuster Licensing Guideline
Independently Procured Insurance Premium Tax Allocation
Individual and Small Employer Health Insurance Availability Model Act
Individual Health Insurance Portability Model Act
Inland Marine Definition
Insider Trading
Insolvency
Insurable Interest of Charities in Life Insurance

NAIC

The group that NHCAA members would most likely be interested in is the Antifraud Task Force.

The Antifraud Task Force falls under the jurisdiction of the Market Regulation & Consumer Affairs Committee.

The NAIC maintains a Committee List document where you can see the rosters of regulators who sit on each committee, task force and workgroup:
http://www.naic.org/documents/committees_cmtelist.pdf

NAIC Antifraud Task Force

http://www.naic.org/committees_d_antifraud.htm

NAIC AMERICAN CENTER FOR INSURANCE REGULATION
 National Association of Insurance Commissioners

HOME | ABOUT THE NAIC | EMPLOYMENT | HELP | CONTACT US

STATES & JURISDICTION MAP | COMMITTEES & ACTIVITIES | MARKET/INVESTMENT ANALYSIS | MEMBERS & REGULATORS

Committees & Activities

Antifraud (D) Task Force
 Market Regulation and Consumer Affairs (B) Committee

Mission

The mission of the Antifraud (D) Task Force is to serve the public interest by assisting the state insurance supervisory officials, individually and collectively, to promote the public interest through the detection, monitoring and appropriate referral for investigation of insurance crime, both by and against consumers. The Task Force will assist the insurance regulatory community through the maintenance and improvement of electronic databases regarding fraudulent insurance activities. Disseminate the results of research and analysis of insurance fraud trends as well as case-specific analysis to the insurance regulatory community. Provide a liaison function between insurance regulators, federal, state, local and international law enforcement and other specific antifraud organizations. Coordinate between state and federal regulators regarding the USA PATRIOT Act anti-money laundering amendments to the federal Bank Secrecy Act. The Task Force also will serve as a liaison with the NAIC Information Systems Division and other NAIC committees to develop technological solutions for data collection and information-sharing. The Task Force will monitor all aspects of antifraud activities by its working group and subgroups in the following categories:

Ongoing Support of NAIC Programs, Products or Services:

1. Form a joint working group of the Health Insurance and Managed Care (B) Committee and Market Regulation and Consumer Affairs (D) Committee to coordinate efforts and review issues related to limited medical benefit plans (1) misrepresentation in sales and marketing, (2) product utility, and (3) authorized and unauthorized agents. The joint working group shall develop recommendations to address concerns and issues addressed during the review—Essential
2. Work with the Title Insurance (C) Task Force to review issues and concerns related to fraud activities and schemes related to title insurance fraud and consider a joint regulator education program—Essential
3. Maintain six working groups: 1) Agent and Unlawful Activities Working Group; 2) Antifraud Liaison Working Group; 3) Antifraud Training and Service Working Group; 4) Federal and International Enforcement Coordination Working Group; 5) Information Sharing and Technology Working Group; and 6) Securities Enforcement Coordination Working Group
4. Appoint the Agent and Unlawful Activities Working Group to coordinate efforts to address national concerns related to agent fraud and activities of

CONFERENCE CALL CALENDAR
 A full list of NAIC conference calls & interim meetings is available on the NAIC Conference Call Calendar.

Advance Conference Call and Meeting Materials

2011 Fall National Meeting
 Friday, November 4, 2011

Agenda and Materials

Call of the Antifraud Task Force:
 Thursday, September 15, 2011
 2pm EDT/1pm CDT/12pm MDT/11am PDT
 NAIC Meetings Calendar

Regulators: To participate in the conference call, please contact Cherie Call at 866-332-4900 and ask for the "NAIC/NAIC".

Interested Parties: You will need to pre-register for the call, please visit our NAIC Reservation page. Please provide the following information: your name, credit card information, conference name, date, time, and contact's name.

Approximately 10 minutes prior to the call dial 412-397-4770. Interested parties will be credit card billed for the actual amount of time they participate on the call and a handling fee. The long distance charges will be billed through the interested party's long distance carrier.

Agenda:

1. Discussion of PPACA Health Care Fraud Reporting Assignment
 - a. Existing NAIC Uniform Fraud Reporting Form
 - b. Letter from IRS with Assignment
2. Discussion of potential Best Practices for Department of Insurance Investigators' Safety
3. Other Matters brought before the Task Force

NAIC Online Fraud Reporting System (OFRS)

<https://eapps.naic.org/ofrs/ofrsHome.jsp>

NAIC National Association of Insurance Commissioners

THE CENTER for INSURANCE POLICY and RESEARCH

HOME | ABOUT THE NAIC | EMPLOYMENT | HELP | CONTACT US

Search

STATES & JURISDICTION MAP | COMMITTEES & ACTIVITIES | MARKETS/INVESTMENT ANALYSIS | MEMBERS & REGULATORS

Online Fraud Reporting System OFRS Home > Help > Antifraud Task Force Activities >

Consumers and Industry

Consumers:

If you believe that you have information regarding possible fraudulent activities to report to your local state agency please click here to enter the Online Fraud Reporting System.

If you have a general complaint or concern regarding insurance that is not of a fraudulent nature click here to enter the Consumer Information System.

In English | En Español

File a Complaint
Consumer Fraud OFRS

File a Complaint
Consumer Information Source

Industry Users:

Log-In

Don't have a login ID?
Click here to get started...

HOME | STAFFNET | EMPLOYMENT | CONTACTS | HELP | SITE MAP | COPYRIGHT & REPRINT INFO | PRIVACY STATEMENT

© 1990 - 2011 National Association of Insurance Commissioners. All rights reserved.

NAIC Online Fraud Reporting System (OFRS)

Log-in Screen for Industry Users:

<https://signon.naic.org/sso/jsp/login.jsp>

NAIC National Association of Insurance Commissioners

Enter your user name and password to sign in

User Name:

Password: [Forgot Your Password?](#)

Any application you access through this log-in (the "Application") is property of the NAIC. By acknowledging these terms, you understand and agree that:

- Use of the Application, including NAIC content accessed via the Application, is restricted solely to authorized users for permitted purposes only.
- You expressly consent to NAIC monitoring of your access for administrative and security purposes.
- Unauthorized or improper access, use, disclosure, dissemination or reproduction of the content, or unauthorized

☐ By checking the box to the left you agree to all terms and conditions.

NAIC Online Fraud Reporting System (OFRS)

Log-in Screen for Industry Users:

<https://signon.naic.org/sso/jsp/login.jsp>

- The Antifraud Task Force is constantly revisiting the OFRS reporting form to revise and refine.
- Information Sharing and Technology Working Group is one of six working groups assigned to the Antifraud Task Force, and also works on OFRS issues.
- The ACA request that the NHCAA develop a health care fraud and abuse reporting form may spur additional examination and changes in the coming year.

National Conference of State Legislatures (NCSL)

State Legislative Websites Directory:

<http://www.ncsl.org/?tabid=17173>

- Great jumping off point for accessing all sorts of information about state governments – access to active legislation, state statutes, regulations, legislative schedules and rules, links to relevant state agencies, etc.
- A quick Google search will also typically yield state specific information by simply typing in the state name and the word “legislation” but NCSL does a nice job at compiling information.
- Bookmark the state government, legislative, regulatory, etc. sites that you visit most often.

National Conference of State Legislatures (NCSL)

The screenshot shows the NCSL website with the following elements:

- Header:** NCSL National Conference of State Legislatures. Tagline: "The Forum for America's Ideas since 1975". Navigation links: Home, MYNCSL, Help & Member Services, Contact Us, Login, Account Registration.
- Menu:** About Us, Legislatures & Elections, Issues & Research, State/Federal/Committees, Legislative Staff, Meetings, Bookstore, Magazine, Resources & Directories, Press Room.
- Breadcrumbs:** About Us: National Conference of State Legislatures > NCSL Services > State Legislative Websites Directory
- Page Info:** Go 17173, Share, Comment.
- Section:** State Legislative Websites Directory
- Text:**

To print, right-click in window.

NCSLnet Search

State Legislatures Internet Links

This database contains information gleaned from the home pages and websites of the fifty state legislatures, the District of Columbia and the Territories. You can select to view specific website content materials (such as, bills, press rooms, statutes) from all states, one state or a selected list of states.

To select more than one state, hold down the Control-key and click the desired states. To select all states between two points (Alabama and Georgia), first click on the first item (Alabama), scroll down the list to the last item (Georgia) and hold the Shift-key while you click on that item. This website needs to open a window to show you State Legislative Websites. You may need to disable your popup blocker for this site.

We encourage you to help us keep this information accurate and current by [e-mailing](#) updated or missing information. Please contact us at (303) 364-7700 with any questions or comments about the database.
- Form:**

Select the state or states you wish to search:

 - ALL
 - Alabama
 - Alaska
 - American Samoa
 - Arizona
 - Arkansas
 - California
 - Colorado
 - Connecticut
 - Delaware
 - District of Columbia

Reset Form

Select One Content Area:

 - Home Page
 - Bills
 - Constitution
 - Issue Reports
 - Kids Pages
 - Legislators
 - Online Live
 - Press Rooms
 - Program Evaluations
 - Statutes

Get Legislature Links

National Conference of State Legislatures (NCSL)

The screenshot shows the NCSL website with the following elements:

- Header:** NCSL National Conference of State Legislatures. Tagline: "The Forum for America's Ideas since 1975". Navigation links: Home, MYNCSL, Help & Member Services, Contact Us, Login, Account Registration.
- Menu:** About Us, Legislatures & Elections, Issues & Research, State/Federal/Committees, Legislative Staff, Meetings, Bookstore, Magazine, Resources & Directories, Press Room.
- Breadcrumbs:** Issues & Research > Health > State Actions to Implement the Health Benefit Exchange
- Page Info:** Go 21388, Share, Comment.
- Section:** State Actions to Implement Health Insurance Exchanges
- Text:**

Updated October 2011

Health Insurance Exchanges are, for most states, new entities that will function as a marketplace for buyers of health insurance, giving them choices for health coverage. They will offer a variety of certified health plans and provide information and educational services to help consumers understand their options. The 2010 Affordable Care Act (ACA) gives states the option to establish one or more state or regional exchanges, partner with the federal government to run the exchange, or to merge with other state exchanges. If a state chooses not to create an exchange, the federal government will set-up the exchange(s) in the state. Massachusetts and Utah passed laws prior to the enactment of the Affordable Care Act in March 2010.
- Map:** A map of the United States showing the status of health insurance exchange implementation by state. The legend indicates:
 - Enacted Establishment Legislation (Dark Grey)
 - Legislation Pending (Medium Grey)
 - Legislative Action Not Taken or Did Not Pass in 2011 (Light Grey)
 - Legislature Overrode Executive Order (White)
 - Executive Branch Action (Black)
- Related Documents:**
 - Health Reform - Coverage & Assistance
 - Health Reform - Insurance Reform
 - Health Reform - State Legislation & Actions
- Contents:**
 - Summary of 2011 State Legislative Action
 - Legislative Actions
 - Executive Branch Actions
 - Additional Resources
 - NCSL Staff Contact

Great resources like this section on State Actions to Implement **Health Insurance Exchanges** with interactive map

Other Resources for State Regs and Admin Code

Law Librarians' Society of Washington, D.C.

- The Law Librarians' Society of Washington D.C. maintains a very useful Legislative Source Book (some information is admittedly dated):

<http://www.llsdc.org/sourcebook/>

- Part of that Source Book is a listing titled
“State Legislatures, State Laws, and State Regulations:
Website Links and Telephone Numbers”:

<http://www.llsdc.org/state-leg/> (*last updated July 2011*)

National Association of Secretaries of State (NASS)

- NASS hosts a section titled Administrative Rules Online by State (useful state-by-state list of links):

http://www.administrativerules.org/index.php?option=com_content&view=category&id=50&Itemid=55

(then click on “Administrative Rules Online by State” link)

National Conference of Insurance Legislators (NCOIL)

<http://www.ncoil.org/>



National Conference of Insurance Legislators (NCOIL)

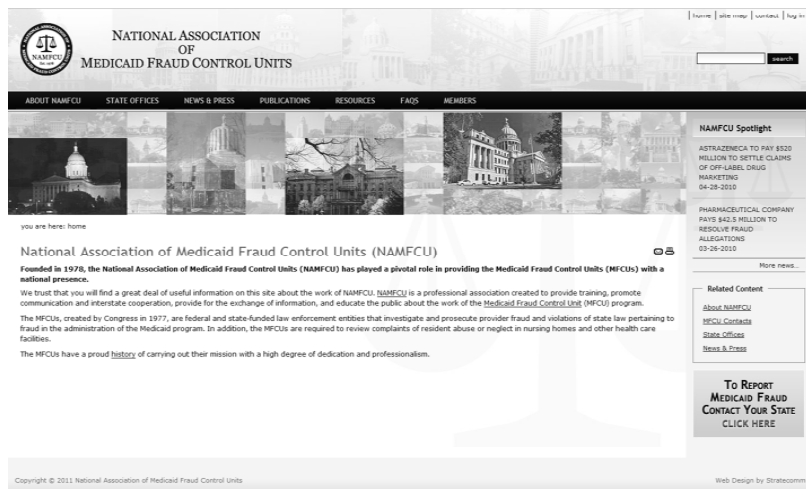
<http://www.ncoil.org/>

Develops & adopts model laws and resolutions. Snapshot of health-related.



National Association of Medicaid Fraud Control Units (NAMFCU) <http://www.namfcu.net/>

Resources – MFCU State Surveys, Fraud Reports, Model Legislation, etc.



National Association of Medicaid Fraud Control Units (NAMFCU) <http://www.namfcu.net/>

Useful Contact Listing – Interactive Map: <http://www.namfcu.net/states>

NAMFCU Participating States

Each MFCU is subject to the laws governing their state. For contact information pertaining to a particular state, please click the state within the map.

MFCU State Offices

For quick access, select a state by clicking on the map below:



National Association of Attorneys General (NAAG) <http://www.naag.org/>

- Current listing of State AGs with contact info and links to state offices
- Most Medicaid Fraud Control Units are housed within the AG's office (43)
- Exceptions: CT, DC, IL, IA, TN, WV – ND does not have a unit.

<http://www.naag.org/current-attorneys-general.php>

National Association of Attorneys General

THE ATTORNEYS GENERAL
ABOUT NAAG
INITIATIVES
PROJECTS
POLICY PERSPECTIVES
PRESS ROOM

**2011-2012 Presidential Initiative
PILLARS OF HOPE**
Attorneys General Unite Against Human Trafficking

**McKenna offers presidential
initiative goals on human
trafficking**
NAAG President & Washington Attorney General
Rob McKenna

AG PRESS RELEASES
Child sex charges filed
against Jerry Sandusky; two
top Penn State University...
HARRISBURG — Attorney General
Linda Kelly and Pennsylvania State
Police Commissioner Frank Bortone
today announced that criminal
charges have been filed against
three Centre County men as the
result of an extensive and wide-
reaching grand jury investigation into
reports of the sexual abuse of
children.

[From PIA Office of Attorney General
Press RSS Feed]

REGISTER TODAY!
2011 Winter Meeting - AG and AG Staff Only
November 29 - December 1, 2011
San Antonio, Texas

AG SPOTLIGHT
Alabama Attorney General Luther Strange
Luther Strange was elected Alabama's 49th Attorney General on
November 2, 2010. As Attorney General, Strange is charged with
representing and defending the interests of the people of the
State of Alabama and serves as the State's chief law enforcement
officer. Prior to his election as Attorney General, Strange was an
attorney and founder of Strange LLC, a law firm based in
Birmingham. Prior to founding Strange LLC, he was a partner
with the law firm of Bradley Arant Boult Cummings LLP. MORE >>>

VISIT TODAY!
NAGTRI
MOBILE TRAINING
SCENARIO-
PUBLICATIONS
COURSES • CLE
CLICK FOR MORE INFORMATION

AG FAST FACTS **NAAGAZETTE** **NAAG NEWS**

- Available as a PDF on the NHCAA website (www.nhcaa.org) to member organizations.
- NHCAA is currently working on plans to develop an online searchable database that will encompass this information, including statutory and regulatory language.

Federation of State Medical Boards: www.fsmb.org/index.html

46

Health Resources

www.fatrat.com/sitemap.htm

Health Resource USA Sitemap

[illegible]

Federal Government Resources

THOMAS (Library of Congress)

<http://thomas.loc.gov/home/thomas.php>

Your source for federal legislative information

The screenshot shows the THOMAS website interface. At the top, it says "The LIBRARY of CONGRESS THOMAS". Below that is a navigation bar with "The Library of Congress > THOMAS Home". The main content area is divided into several sections:

- THOMAS Home**: A list of links including "THOMAS Home", "About THOMAS", "Bills, Resolutions", "Congressional Record", "Presidential Nominations", "Treaties", "Committee Reports", "Government Resources", "For Teachers", and "Help".
- THOMAS**: A section titled "In the spirit of Thomas Jefferson, legislative information from the Library of Congress". It includes a search bar with "Word/Phrase" and "Bill Number" options, a "SEARCH" button, and links to "Try the Advanced Search" and "More Search Options".
- Legislation in Current Congress**: A section with a "Search Bill Summary & Status" form, including "Select a Representative" and "Select a Senator" dropdowns, and "GO" buttons. It also has a "More Browse Options" link.
- Current Activity**: A section with links to "House Floor Now (video)", "Senate Floor Now (video)", "Passed Congress, Sent to President", "Yesterday in Congress", "Congressional Record Latest Daily Digest", and "Schedules, Calendars".
- Weekly Top Five**: A section with links to "H.R. 3012 [112th]", "H.R. 2112 [112th]", "H.R. 4646 [111th]", "S. 1769 [112th]", and "H.R. 822 [112th]".
- More Legislative Information**: A section with a "View Top Ten" link.

At the bottom, there is a "Related Resources at the" section.

THOMAS (Library of Congress)

Advanced Search Screen allows you to search previous Congressional sessions

The screenshot shows the THOMAS (Library of Congress) website. The main heading is "Search Bill Summary & Status 111th Congress (2009-2010)". On the left, there is a sidebar with links: THOMAS Home, About THOMAS, Bills, Resolutions, Congressional Record, Presidential Nominations, Treaties, Committee Reports, Government Resources, For Teachers, Help, House of Representatives, Senate, U.S. Code, and Related Resources at the Library. The main content area has a "Search Bill Text" button and a "Search Multiple Congresses" link. Below this is a "Congress to Year Conversion" table. The "Bill Number" field is highlighted with a red circle, and the "Search" button is also highlighted.

111th Congress	110th Congress	109th Congress	108th Congress	107th Congress	106th Congress	105th Congress	104th Congress	103rd Congress	102nd Congress	101st Congress
2009-2010	2007-2008	2005-2006	2003-2004	2001-2002	1999-2000	1997-1998	1995-1996	1993-1994	1991-1992	1989-1990

U.S. Government Printing Office (GPO)

<http://www.gpo.gov/>

“Provides publishing and dissemination services for the official and authentic government publications to Congress, Federal agencies, Federal depository libraries, and the American public.”

The Federal Digital System (FDsys) – America’s Authentic Government Information

<http://www.gpo.gov/fdsys/search/home.action>

Search across various government collections

U.S. Government Printing Office (GPO)

<http://www.gpo.gov/fdsys>

The screenshot shows the GPO FDSys website. The header includes navigation links: About GPO, Newsroom/Media, Congressional Relations, Inspector General, Careers, Contact, askGPO, and Help. Below the header is the GPO logo and the tagline "U.S. GOVERNMENT PRINTING OFFICE | Keeping America Informed". The main content area is titled "ADVANCED SEARCH". It features a "Publication Date:" section with a dropdown menu set to "All Dates". Below this is a "Collections:" section with two columns: "Available Collections" and "Selected Collections". The "Available Collections" list includes items like "Additional Government Publications", "Budget of the United States Government", "Coastal Zone Information Center", "Code of Federal Regulations", "Compilation of Presidential Documents", "Congressional Bills", "Congressional Calendars", "Congressional Committee Prints", "Congressional Directory", "Congressional Documents", "Congressional Hearings", "Congressional Record", "Congressional Record Bound", "Congressional Record Index", and "Congressional Reports". The "Selected Collections" section is currently empty. At the bottom, there is a "Search in:" section with a dropdown menu set to "Pub.Text of Publications and Metadata" and a text input field. Below this is a link to "Add more search criteria (5 max)". At the very bottom are "Search" and "Clear" buttons, and a link to "Help | Retrieve by Citation".

Federal Register

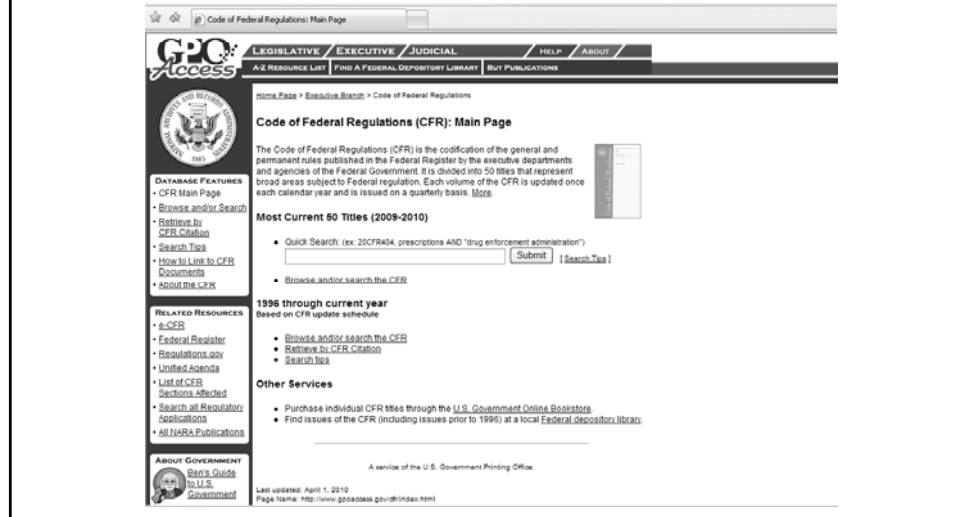
Daily Publication for Rules, Proposed Rules, and Notices of the Federal Government

<http://www.gpoaccess.gov/fr/>

The screenshot shows the Federal Register (FR) Main Page. The header includes navigation links: LEGISLATIVE, EXECUTIVE, JUDICIAL, HELP, and ABOUT. Below the header is the GPO Access logo and the tagline "U.S. GOVERNMENT PRINTING OFFICE | Keeping America Informed". The main content area is titled "The Federal Register (FR): Main Page". It features a "DATABASE FEATURES" section with links to "FR Main Page", "Browse", "Simple Search", "Advanced Search", "Retrieve an FR Page", "Search Tips", and "About the FR". Below this is a "RELATED RESOURCES" section with a link to "Regulations.gov". The main content area also includes a "2011 (Volume 76) Only" section with a "Quick Search" form and a "Submit" button. The "Quick Search" form has a text input field containing "page 12345", "40 CFR part 55", "environmental protection agency" AND "superfund". Below the "Submit" button is a link to "Search Tips". The "Advanced Search" section includes a link to "Search by fields, such as section (rules, proposed rules, notices, et cetera) and issue date." and a link to "Browse the Table of Contents from today's issue in HTML or PDF formats."

Code of Federal Regulations (CFR)

<http://www.gpoaccess.gov/cfr/>



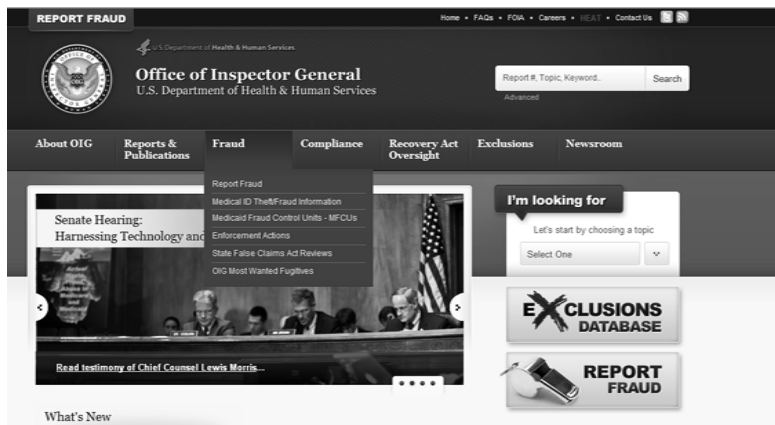
U.S. Department of Health & Human Services Office of Inspector General

<http://oig.hhs.gov/>

- Newly launched website as of May 23, 2011
- New Seal for the OIG



U.S. Department of Health & Human Services
Office of Inspector General
<http://oig.hhs.gov/fraud/>



HHS-OIG: <http://oig.hhs.gov/>

Health Care Fraud & Abuse Control Program Reports
(found under Reports & Publications)

- Established and Required under HIPAA
- Under the joint direction of the Attorney General and the Secretary of the Department of Health and Human Services (HHS)
- Annual Report (based on fiscal year)
<http://oig.hhs.gov/reports-and-publications/hcfac/index.asp>

HHS-OIG: <http://oig.hhs.gov/>

Health Care Fraud and Abuse Control Program Reports
(found under Reports & Publications)



HHS-OIG: <http://oig.hhs.gov/>

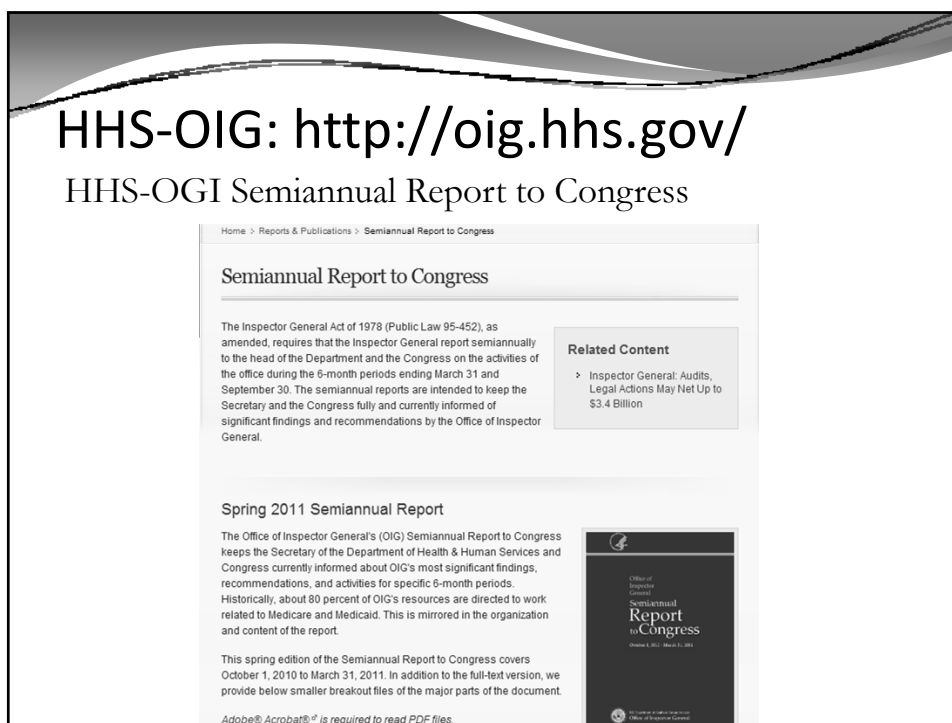
HHS-OGI Semiannual Report to Congress
(found under Reports & Publications)

<http://oig.hhs.gov/reports-and-publications/semiannual/index.asp>

- Intended to keep the HHS Secretary and the Congress fully and currently informed of significant findings and recommendations by the Office of Inspector General.

HHS-OIG: <http://oig.hhs.gov/>

HHS-OGI Semiannual Report to Congress



HHS-OIG: <http://oig.hhs.gov/>

Section on Exclusions:

<http://oig.hhs.gov/exclusions/index.asp>

- Online Searchable Database
- List of Excluded Individuals/Entities (LEIE)
- Downloadable Databases
- FAQ and Quick Tips

HHS-OIG: <http://oig.hhs.gov/>



Centers for Medicare & Medicaid Services (CMS), Office of the Actuary – National Health Expenditure Data

- Office of the Actuary in the Centers for Medicare & Medicaid Services annually produces projections of health care spending for categories within the National Health Expenditure Accounts (NHEA), which track health spending by source of funds (for example, private, Medicare, Medicaid) and by type of service (hospital, physician, prescription drugs, etc.).
- National Health Expenditure Data
 - Historical
 - Projected
- Incredibly deep and detailed data on health care spending in the U.S.

CMS Office of the Actuary – National Health Expenditure Data

http://www.cms.gov/NationalHealthExpendData/01_Overview.asp#TopOfPage

The screenshot shows the CMS Office of the Actuary National Health Expenditure Data Overview page. The page is titled "National Health Expenditure Data" and includes a navigation menu with links to Home, Medicare, Medicaid, CHIP, About CMS, Regulations & Guidance, Research, Statistics, Data & Systems, Outreach & Education, and Tools. The main content area is divided into sections: Overview, National Health Expenditure Accounts, National Health Expenditures, Age Estimates, State Health Expenditures, Sponsors: Business, Household and Government Health Care Spending, NHEA Related Studies, and Downloads. The Overview section provides a summary of the data and includes links to historical, projected, and age-specific data. The National Health Expenditure Accounts section lists the components of the accounts, including historical and projected data. The National Health Expenditures section provides a detailed overview of the data, including historical and projected data. The Age Estimates section provides a detailed overview of the data, including historical and projected data. The State Health Expenditures section provides a detailed overview of the data, including historical and projected data. The Sponsors: Business, Household and Government Health Care Spending section provides a detailed overview of the data, including historical and projected data. The NHEA Related Studies section provides a detailed overview of the data, including historical and projected data. The Downloads section provides a detailed overview of the data, including historical and projected data.

Stop Medicare Fraud

<http://www.stopmedicarefraud.gov/> (Jointly hosted by HHS and DOJ)

The screenshot shows the Stop Medicare Fraud website. The website is titled "STOP Medicare Fraud" and includes a navigation menu with links to Home, About Fraud, Prevent Fraud, Announcements, HEAT Task Force, HEAT Newsroom, and Events & Videos. The main content area is divided into sections: Regional Fraud Prevention Summit - Philadelphia, Report Medicare Fraud, Learn More About Fighting Fraud, Older Adults Volunteer in the Fight Against Medicare Fraud, and HEAT Task Force in Your Area. The Regional Fraud Prevention Summit - Philadelphia section provides a detailed overview of the event, including the date, time, and location. The Report Medicare Fraud section provides a detailed overview of the process, including the steps to report a fraud. The Learn More About Fighting Fraud section provides a detailed overview of the program, including the goals and objectives. The Older Adults Volunteer in the Fight Against Medicare Fraud section provides a detailed overview of the program, including the benefits and requirements. The HEAT Task Force in Your Area section provides a detailed overview of the program, including the goals and objectives.

Stop Medicare Fraud

<http://www.stopmedicarefraud.gov/>

Source for information about:

- The Health Care Fraud Prevention and Enforcement Action Team (HEAT) program
- Activities of the Medicare Fraud Strike Forces
- The Regional Health Care Fraud Prevention Summits
- Health Care Fraud Public Service Announcements
- Consumer information about Medicare Fraud
- Strike Force/HEAT program news and successes



Questions?

Leigh McKenna
Director of Government Affairs
NHCAA
lmckenna@nhcaa.org
202.349.7987