

AIAN 7.11.2022 Survey:

Requesting information from states about Tribal insurers operating on and off reservations

Name	Title	State	Contact	Email	Notes
Willard (Dusty) Smith	Consumer Services Manager	AL	334-241-4103	willard.smith@insurance.alabama.gov	AL has not had any related complaints in Alabama.
Franklin Pyle	Spec. Deputy Commissioner	DE	302-674-7353	Frank.Pyle@delaware.gov	Delaware has not seen any Tribal Insurance providers.
Shannon Hohl	Market Oversight Bureau Chief	ID	208-334-4315	shannon.hohl@doi.idaho.gov	Idaho is aware of Shasta Administrative Services, a third-party administrator of Tribal Self Insurance (TSI) for self-governance tribes. https://www.shastatpa.com/ . Idaho would also like to mention the Northwest Portland Area Indian Health Board (NPAIHB), https://www.npaihb.org/ which is a Northwest non-profit organization serving the federally recognized tribes of Idaho, Oregon, and Washington. They provide support and advocacy to member tribes. This group may be a resource for additional information or to speak at a future committee meeting.
Vicki Schmidt	Commissioner of Insurance	KS	785-291-3299	vicki.schmidt@ks.gov	Suggested the letter to TAIC (Tribal Association of Insurance Commissioners) in addition to Allan Barnes, the Insurance Commissioner for the Delaware Tribe of Indians, which I believe has offices in both Kansas and Oklahoma. His contact information is abarnes@delawaretribe.org , 601 High St., Caney, KS, 67333. The phone number listed is 620-879-2189. I also believe that you are probably aware of other Tribal Insurance Commissioners as well. As far as we know the Delaware Tribe issue in Kansas and OK appears to be far more sophisticated and geared toward commercial and reinsurance risks, not health coverage. It also seems that the questionnaire is aimed at gathering information that would support the efforts to understand insurance matters, possibly by highlighting the legitimate. Collaboration is important.
Robert Wake	Atty	Maine	207-624-8430	robert.a.wake@maine.gov	2003 [Winnebago Tribe of NE] "Supreme Court has held that tribal immunity protects only the tribe, not individuals acting on the tribe's behalf, and does not confer any exemption from insurance licensing, employee leasing registration, and other applicable regulatory laws."
Peter Brickwedde	Asst. Commissioner	MN	651-539-1443	peter.brickwedde@state.mn.us	Minnesota has not seen any instances of operations of the kind outlined there. We have flagged it for our enforcement, insurance and consumer services team and our Tribal Liaison. NH has no federally recognized Indian tribes today. No complaints
Jason Dexter	Dir., Life & Health	N. Hampshire	603-271-3041	jason.g.dexter@ins.nh.gov	Our department is aware of Sovereign Nations Insurance (SNI) marketing in New Hampshire. We first became aware of their presence in NH by a well known producer who contacted the Department after his clients, who are not members of any tribe, were directed to their site (https://sniprotect.com [sniprotect.com]) after trying to obtain coverage through healthcare.gov [healthcare.gov].
Leatrice Geckler	Compliance Div. Dir.	NM	505-383-0804	leatrice.geckler@state.nm.us	The only one NM was aware of was AMERIND, an insurance provider established in 1986, which is 100% tribally owned.

Name	Title	State	Contact	Email	Notes
Judith L. French	Dir., Ohio DOI	Ohio	614-981-1819	judith.french@insurance.ohio.gov	Not aware of any such instances.
Melissa Manning	Legislative Counsel & Policy Advisor	SC	803-737-6204	mmaning@doi.sc.gov	South Carolina is not aware of any instances of an American Indian/Tribal owned insurance company operating in South Carolina
Frank A. Marnell	Sr. Legal Counsel, Ins. Div.	SD	605-773-3563	frank.marnell@state.sd.us	South Dakota is not aware of the product/company operating in South Dakota. No complaints, no notifications.
Todd Dixon	Deputy Ins. Commissioner & Agency Tribal Liaison	WA	360-725-7262	todd.dixon@oic.wa.gov	<p>The Washington State Office of Insurance Commissioner (OIC) has an open investigation of Sovereign Nations Insurance Consortium (SNIC). We are awaiting responses to our inquiries about SNIC doing business in Washington State.</p> <p>We are waiting on a response from SNIC regarding their business in our state. We suspect that they will assert sovereign immunity as they have already done so in Maine.</p> <p>To date, not aware of any complaints.</p> <p>From what we can tell from documents we received from Maine (again we don't have any responses to our inquiries), SNIC asserts the ability to sell insurance on and off reservation as well as to all individuals not just members of federally recognized tribes.</p>
Philip Barlow	Assoc. Commissioner for Ins.	Washington D.C.	202-442-7823	philip.barlow@dc.gov	Department is not aware of instances of any American Indian/Tribal-owned insurance-related entity(ies) serving Indian Country, other indigenous populations, or all individuals.
Rebecca Rebholz	Administrator, Market Regulation & Enforcement	WI	608-264-8111	rebecca.rebholz@wisconsin.gov	The question posed in the letter was whether our insurance bureau is aware of instances of any American Indian/Tribal-owned insurance-related entity(ies) serving Indian Country, other indigenous populations, or all individuals. For Wisconsin, the answer is 'No'. I checked with our Consumer Affairs and Market Analysis sections. They haven't seen any issues in this area.
Jeff Rude	Commissioner	WY	307-777-7401	jefff.rude@wyo.gov	<p>There is a company based in Oklahoma named First Nation. They are the TPA (specializing in tribal business) for a large group employer on the reservation in Wyoming. Some of the covered employees have non-native spouses who are covered over the plan. WY had issues with First Nation. WY contacted by one of our tribes concerning the nonpayment of claims and lack of transparency.</p> <p>First Nation has generated a number of complaints over the years in that they will arbitrarily not cover a claim. The hospitals are left will eating the cost or balance billing the consumer.</p>