

STEPS TAKEN TO ADVOCATE FOR YOU

A Message From ICA Tasha Carter

Since Chief Financial Officer Jimmy Patronis issued his directive for me, as the Insurance Consumer Advocate, to advocate for NICA families, I have taken immediate steps to become more familiar with NICA; obtained specific data to review and analyze; and communicated directly with you to provide pertinent updates.



As promised, I want to keep you updated on the various steps that I take as your advocate. Below is a detailed overview of my actions and current status.

Introductory Meetings

I held introductory meetings with NICA, its Board of Directors Chair and entities involved in the NICA processes – the Division of Administrative Hearings (DOAH) and the Office of Insurance Regulation (OIR). The purpose of the meetings was to become familiar with stakeholders, provide an overview of my role as the Insurance Consumer Advocate, and learn more about the structure and processes currently implemented.



Chair of the NICA Board of Directors

I initially met with both the Board Chair and NICA Executive Director in a joint meeting to obtain a comprehensive overview of NICA, its operations, processes and procedures. Thereafter, I scheduled subsequent meetings to delve into the claims process, financial standing and recommendations to improve the program. The third meeting was held in person at the NICA office and included a meet and greet with staff and a tour.



Office of Insurance Regulation (OIR)

I met with OIR to discuss NICA, specifically, OIR's role and process related to the organization. We discussed the current plan of operation, potential changes and the OIR audit. I shared an overview of the steps I have taken to advocate for NICA families.



Division of Administrative Hearings (DOAH)

I met with Chief Judge Peter Antonacci and two Administrative Law Judges who specifically handle NICA petitions. We discussed the petition and appeal process, their experience with NICA and recommendations for streamlining the process. During that meeting, I requested petition-related data, which DOAH has provided.

Each meeting was informative, enlightening and insightful. I have maintained ongoing interactions and engagement with these entities.

Audit Meetings

I met with OIR's audit team to discuss the NICA audit and its scope. I also shared my feedback thus far to highlight potential focus areas.

I also met with the Auditor General's Office to obtain an understanding of the scope and focus areas of the pending audit. I also shared feedback on a recent survey sent to NICA families.

Data Mining

During meetings with each entity, I requested specific data to better understand the current landscape of NICA and to inform my next advocacy steps. I also obtained current contact information for NICA families to communicate directly with you.

- From NICA, I requested claims data for the previous 10 calendar years (number of claims filed, closed, paid, denied and open; number of death claims and benefits paid; claims for expenses and amount paid).
- From DOAH, I requested the number of hearings petitioned, held and the outcome/resolution. DOAH provided the requested data, which my team and I are currently reviewing. Since 1993 (the first year DOAH handled NICA petitions), there have been 1,244 petitions filed.

Communication Strategy

I developed a communication strategy to communicate directly with NICA families and to ensure you're aware of pertinent, timely updates or changes.

I issued the following communications to all NICA families:



Several of you have responded to the communications with feedback and questions. My team and I have spoken and corresponded with nearly 30 NICA parents extensively and obtained personal feedback regarding the program and experience. We've also answered specific questions posed by families regarding upcoming program changes, Board participation and more. Please continue to communicate with us.

If you have not received the above emails, please let me know and I am happy to resend it.

I also established a dedicated webpage to serve as a clearinghouse of information for NICA families and other stakeholders. I encourage you to visit the page often for updates.

NICA Website Review



I performed a review of [NICA's new website design](#) and shared feedback and suggestions with NICA's Executive Director and team. My feedback focused on improvements to make the site more user-friendly, inclusive and informative.

Next Steps

1. You will receive a survey from me to obtain your feedback on your experience with NICA and to inform advocacy efforts. Please be on the lookout for the email.
2. I plan to attend the next NICA Board of Directors Meeting scheduled on June 18, 2021.
3. I will review the new NICA Benefits Handbook (currently being revised) to ensure all benefits and reimbursable expenses are included with a brief description of each and the required documentation that must be submitted.
4. Analyze the DOAH petitions-related data.
5. Review and analyze the NICA claims-related data to obtain a better understanding of the claims process, the payment and denial of claims and compliance with the NICA Claims Manual.
6. Propose revisions to NICA's Plan of Operations to NICA and OIR.
7. Identify legislative proposals for consideration during the 2022 Legislative Session.

I will continue to work towards streamlining operations, improving processes and ensuring participants are treated justly.

Please contact me with any questions, comments or concerns.

Contact the Office of the Insurance Consumer Advocate

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