



May 29, 2025

Nebraska Department of Insurance
Attn: Director Eric Dunning
526 K St Suite 200
Lincoln, Nebraska 68508

Re: Nebraska Total Care, Inc. PY2026 Discontinuance; Market Withdrawal

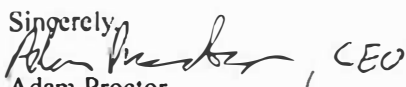
Dear Director Dunning,

Pursuant to 45 CFR 148.122 and NE Revised Statutes 44-78, Nebraska Total Care, Inc. is officially providing notice to the *Nebraska Department of Insurance* of our intent to withdraw from the individual marketplace in Nebraska beginning with plan renewals on or after January 1, 2026. Nebraska Total Care will therefore not be renewing any products/plans currently being offered in the individual marketplace.

The Nebraska Department of Insurance approved the updated Business Plan Narrative and financial projections for the Celtic Insurance (hereinafter "Celtic") license to offer the traditional Ambetter Marketplace product for PY2026. Given this approval, Nebraska Total Care is requesting approval to transfer its current individual health members to an individual health insurance policy by Celtic beginning 1/1/2026. The benefits within the two plans are very similar and the plan designs will also be similar. We have included sample renewal letters to send to members, should you agree with the transfer of membership. This letter would be sent on or around September 30, 2025 notifying members of the transition from Nebraska Total Care to Celtic. Please note, Nebraska Total Care's current membership as of 5/16/25 is 82,863 members.

We have also included the proposed crosswalk for the current membership for your review.

Thank you for your partnership and attention to this important issue. Please feel free to contact me directly if you should have any questions, concerns and/or advice on how to implement our market withdrawal or crosswalk to Celtic Insurance. I may be reached directly via my contact information shared below.

Sincerely,

Adam Proctor
Health Plan President & CEO
Adam.Proctor@nebraskatotalcare.com
402-990-3615