



Consumer Advocacy Officer, Iowa Insurance
Division Annual Report

Submitted to the 91st Iowa General Assembly
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I. Background

The Consumer Advocacy Officer (Consumer Advocate) was established in 2008 under Iowa Code §505.8(6)(b) and requires an annual report on the activities and statistics of the Consumer Advocate.

Russell Gibson is the Consumer Advocate for the Iowa Insurance Division (Division). Russell began his duties as Consumer Advocate effective December 5, 2025, following the departure of the former Consumer Advocate, Sonya Sellmeyer, on September 25, 2025. The goal of the position is to provide fair assistance to consumers in all lines of insurance and investment business under the authority of the Division.

II. 2025 Activities

The functions of the Consumer Advocate include: (a) aiding consumers with inquiries, complaints, and requests for additional review, (b) health insurance rate reviews, (c) conducting insurance industry studies, (d) education and outreach to lowans, and (e) recommending cases for administrative action. To further these functions, the work of the Consumer Advocate in 2025 focused on the following activities.

A. Consumer Complaints, Inquiries, Appeals, and 515D hearing requests

The Consumer Advocate responds to consumer questions or problems via complaints, inquiries, phone calls, and emails. The Division's Market Regulation and Securities Bureaus are the front line for investigating consumer complaints. If a consumer requests an additional review of a complaint decision, the Consumer Advocate handles the appeal and renders an independent opinion. In 2025, 59 consumers appealed to the Consumer Advocate for additional reviews covering topics including investments, health, life, property and casualty, and long-term care insurance. The Consumer Advocate recovered \$41,925.44 for Iowa consumers.

Under Iowa Code §515D.10 an insured on an auto policy who has received a statement of cancellation, or an insurer's intent not to renew a policy, may, within 15 days of receipt or delivery of a statement of reason, request a hearing before the Insurance Commissioner. In lieu of a formal hearing, the Consumer Advocate assisted all involved parties to mediate the cancellation or non-renewal issue. The Consumer Advocate had 4 §515D requests for a hearing in 2025. Two of the requests were resolved with a reinstatement of auto insurance coverage, and all were resolved without a hearing.

Please see Appendix A for a summary of the consumer complaints handled by the Insurance Division's Market Regulation Bureau by line of insurance.

B. The Individual Health Insurance Market Rate Review Process Iowa Code §505.19

The Consumer Advocate assisted consumers with their notice and hearing rights associated with individual marketplace and “grandfathered” or “transitional” individual health insurance policy rate increases for the plan year 2026. Iowa law provides for a policyholder's right of notice and public hearing when a rate increase request by a company is above the average annual health spending growth rate of 5.6% (as established by the Centers for Medicare and Medicaid Services). The health insurers requesting rate increases that met this criterion for the hearing included the following:

Company Name	Average Percentage of Increase Requested	Approximate Affected Policyholders
Golden Rule – Pre-ACA Individual	24.6%	851
Wellmark Health Plan of Iowa – Pre-ACA Individual	3.70%	400
Wellmark Inc. – Pre-ACA Individual	6.9%	20,700
Wellmark Health Plan of Iowa – ACA Individual	12.6%	83,000
UnitedHealthCare Plan of the River Valley – ACA Individual	18.82%	504
Oscar Insurance Company – ACA Individual	12.5%	26,488
Iowa Total Care – ACA Individual	26.9%	7,089
Medica Insurance Company – ACA Individual	26.76%	10,013

The Consumer Advocate’s role in the qualifying rate hearing process is to solicit consumer comments regarding the proposed rate increase and to share the received comments with the public and Commissioner of Insurance during the public hearing. Forty-six consumer comments were submitted during the proposed 2026 rate hearing process, slightly more than doubled from the prior year. The Division held the public hearing on August 19, 2025, at 5 p.m. at the Division. Consumers also viewed the hearing online via Zoom, allowing affected

members of the public from across Iowa to participate without driving. Eight insureds participated in the hearing in person or via Zoom. All reports on the public comments and testimony received on the proposed rate increases were provided to Commissioner Ommen and remain available for public review at [the Division website](#).

C. Studies

Annually, and as required by Iowa Code §505.18, the Consumer Advocate conducts a health care data call to collect information regarding the cost and quality of health care insurance readily available to consumers. The report provides aggregate health insurance data concerning loss ratios of health insurance carriers licensed to do business in the state, rate increase data and history, health care expenditures and how they affect health insurance premium rates, factors that result in higher and lower costs, medical trends affecting health insurance rates in the state, and any additional data appropriate to provide the governor and general assembly with pertinent health insurance cost information.

The annual healthcare cost [report](#) was submitted on December 31, 2025, to Governor Reynolds and the Iowa Legislature and may be found on the [Division website](#).

D. Outreach and Education

Connecting with Iowans is essential to educate all consumers about insurance, financial literacy, and fraud prevention. In 2025, the Financial Literacy Director Heather Kriener continued the Division's consumer educational outreach, summarized below. The Consumer Advocate participated and assisted with the organization and promotion of these programs.

Iowa Students

As a growing initiative, the Division continued to expand its elementary-level financial education partnerships in 2025. Building on the successful launch in 2024, the Division deepened its collaboration with Junior Achievement (JA) of Central Iowa to bring high-quality financial literacy and career-readiness programming to students across the state. During the 2024–2025 school year, the Division supported JA's K–5 in-classroom curriculum, reaching 13,263 elementary students. In addition, the Division sponsored 410 students to participate in JA's summer BizTown program, where students apply financial, workplace, and civic skills in a real-world simulated economy. JA's lessons in financial literacy, work and career readiness, and entrepreneurship continue to

positively impact young people across Iowa. These lessons align with national and state educational standards and are delivered in partnership with teachers and trained volunteers from local communities, helping students build essential skills for lifelong financial well-being.

Financial literacy helps middle and high school students take a positive step toward a financially successful future. The Division sponsors *Spend It or Save It* from the National Theater for Children (NTC). This program uses professional actors to teach students about wants versus needs, the difference between debit and credit cards, and the importance of compounding interest by engaging middle and junior high students through theatrical skits. During the 2024-2025 school year, NTC reached 11,919 Iowa students and 841 teachers by visiting 96 schools and performing 103 shows. NTC also provided each school with workbooks, infographic posters, online teacher toolkits, and digital games and activities so educational content could continue after the assembly. Their programs received great reviews from students and teachers.

A teacher from St. Mary's Middle School in Strom Lake commented, "I thought this program was great! It was highly entertaining for both the students and adults. The students were engaged in watching the program and enjoyed the interactive component of it as well."

In the 24-25 school year, the Division sponsored "Funding the Future" live performances at thirteen middle/high schools, reaching 3,369 students. At these events, musician Carter Hulseby performed and then spoke to students about general financial literacy, the dangers of credit card debt, the pitfalls of predatory lending and payday loans, creating a savings and investment game plan, and debunking the hype around money.

The Division continues to financially sponsor EVERFI's Financial Literacy, Venture, Keys to Your Future (college and career readiness), and Marketplace platforms. All four programs are student-driven, engaging, online resources that use real-life simulations, videos, animations, and interactive activities to bring complex financial concepts to life. During the 2024-2025 school year, the Division's support of EVERFI's educational resources reached 16,381 Iowa high school students for 34,933 hours of learning at 187 schools.

The Division continues its partnership with the University of Northern Iowa (UNI) to support the Wilson College of Business Financial Skills for Smart Living program. The Division reimburses high school students who passed the exam. Students who pass the exam earn three college credit hours and are reimbursed

the initial exam fee of \$100 in the form of a Visa prepaid card. The Division's donation this year also supported the training of the teachers, classroom materials, and teacher incentives. In the 2024-2025 school year, 751 out of 930 students passed the exam.

Adults



In 2025, the Division partnered with the Iowa Attorney General's office and AARP for our *Stop the Scammers Tour* as part of the [Iowa Fraud Fighters program](#). At the events, attendees learned how to shield their investments and savings from scammers. The tour visited 22 cities in Iowa and educated a total of 975 Iowans. The Financial Literacy

Director also did 16 in-person and virtual Fraud Fighter events educating approximately 724 additional Iowans. The Fraud Fighters website added 8,392 new users and 16,271 views in 2025.

To assist in the fight against fraud across Iowa, the Financial Literacy Director continued to train directors and volunteers from the AmeriCorps Retired Senior Volunteer Program (RSVP) to present the [Iowa Fraud Fighter's presentation to local organizations on our behalf](#). This allows the Fraud Fighter platform to reach a wider audience to protect Iowa consumers against fraud. In 2025, the Division continued its contracts with nine RSVP chapters, for 23 presentations reaching 436 Iowans. The RSVP program participation represents volunteer community members looking out for fellow Iowans by educating and bringing about fraud awareness. .

The Division continues with the [Lucha Antifraude de Iowa](#) (Lucha Antifraude) website, the Spanish version of the Iowa Fraud Fighters program. The campaign's objective is to educate our target audience on investment and consumer fraud, empower them to recognize scams, report them to appropriate authorities, and thus help them protect their savings. The website saw 13,752 new users and 16,448 views in 2025.

The Division's retirement security initiative [Save4Later Iowa](#) is free to all Iowans at any age or stage of their financial journey to retirement. The Save4Later

website contains educational videos, action guides, calculators, and educational courses on subjects as simple as budgeting and how to make your money last through retirement. The purpose of the website is to offer lowans a sales-free source of information to help plan, earn, save, and ultimately retire in a financially sound manner. The website was accessed by 12,665 users in 2025. The Division's Financial Literacy Director also provided education to 3,114 lowans in the past year under this initiative.

[Care4kids](#), a Save4Later initiative, was developed in 2023 to educate Iowa child care providers about state resources available while providing an atmosphere to discuss the challenges of running a child care business. In 2025, the Division partnered with the Iowa Association for the Education of Young Children (AEYC) for both their Spring and Fall Institutes. At the Spring Institute, the Division sponsored a breakfast for attendees and partnered with the Iowa Center for Economic Success to present essential financial literacy information for running a child care business. Care4Kids also had a booth at this event to provide educational materials to around 300 attendees. At their Fall Institute the Division had a booth, and the Financial Literacy Director presented a 90-minute breakout session on health insurance, saving for retirement, and investing. A second 90-minute breakout session was presented under the Care4Kids program by the Business Coach for the Iowa Center of Economic Success on small business essentials. Approximately 700 providers were reached at this event. The Care4Kids website saw 1,133 users in 2025.

The Division also continued its women-focused [SmarHER Money](#) financial literacy program with 43,585 page views on the website. The Division was a sponsor for the Women Lead Change conferences in Cedar Rapids, Des Moines and the Quad Cities where SmarHER Money had a booth where we educated attendees about the program as well as a chance to provide a brief overall of the program to all participants from the stage. Approximately 3,000 women were reached at these 3 events.

The Financial Literacy Director is also the Division's representative and leader for the Iowa Inter-agency Financial Literacy Group, a cohort within Iowa state government that promotes, identifies, and coordinates the financial literacy efforts of state agencies. The group generates efficiencies, fosters communication, collaboration, and shares best practices that positively impact all lowans. The group met 4 times in 2025.

Due to the state agency collaboration within the interagency financial literacy group, the Financial Literacy Director did twelve monthly virtual workshops for

Iowa Workforce Development and their Iowa Works program. An hour-long virtual presentation on a wide range of financial literacy topics such as savings accounts, debt management, investments, and insurance was presented each month.

In 2025, the Financial Literacy Director served as the Secretary [of Iowa Jump\\$tart Coalition](#), a nonprofit organization comprised of individuals representing businesses, government, and education who have joined together to improve the personal financial literacy of all Iowans. The Financial Literacy Director will continue in this role for 2026.

Through connections made at the Iowa Jump\$tart Coalition, the Division formed a new partnership with [DMACC Workforce Training Academy](#). The purpose of the academy is to empower students to move toward higher-paying careers with the goal of financial stability. The Financial Literacy Director presented to 8 classes in 2025 to talk about things like budgeting, saving for retirement, and fraud. This partnership continues into 2026.

The Consumer Advocate continued the [“Consumer Connection”](#) electronic newsletter started in December 2019, though this newsletter has expanded to include input from other Bureaus at the Division. The “Consumer Connection” educates consumers on protection against fraud, current and basic insurance information, and retirement planning and security.

The Financial Literacy Director presented in Cedar Rapids at an [Insure Your Future](#) event for college students interested in the insurance industry.

The Division, Financial Literacy Director, and Consumer Advocate will continue involvement in financial literacy for all Iowans to encourage a stable financial future.

E. Additional Consumer Protection Functions

Based on the current complaint and inquiry trends, it is evident that the ever-changing world of insurance and investments requires additional education and outreach to all Iowans to ensure a strong economy. Those education initiatives are a priority for the Consumer Advocate. In 2025, the Consumer Advocate increased education on insurance issues, disaster preparedness, recovery, and consumer protection in conjunction with other Bureaus within the Iowa Insurance Division.

A **disaster response team** has been formed to respond to catastrophic disaster declarations issued by the Governor as required in SF619. This team consists of both law enforcement officers and civilian investigators from the Division's Fraud Bureau and the Market Regulation Bureau assisted by the Consumer Advocate. The objective is to deliver consumer protection education to lowans impacted by severe storms and to work with local county and city officials to effectively facilitate disaster repair and recovery functions without burdens of unscrupulous individuals attempt to manipulate the storm victims in the insurance claim process and exaggerate repair claims driving the up frictional claim costs.



The Disaster Response Trailer is operational, and the Division stands ready to assist lowans in their time of need.

To date, we have only deployed the trailer on two occasions for educational purposes.



Efforts to investigate the aftermath of the severe storms of 2024 and both implement and enforce SF619 which is designed to reduce frictional insurance claim cost and claim delays by ensuring individuals involved in insurance claims processes are properly licensed and adhere to standards of conduct set by our legislature.

One of the Consumer Advocate's main objectives for 2026 continues to be the protection and education of all Iowa consumers especially in preparedness and responsiveness to disasters. The Consumer Advocate will continue to coordinate with the Division's Product and Producer Licensing, Market Regulation, and Fraud Bureaus in order to accomplish this and related objectives.

Recommendations

A. Legislation and Administrative Rules

The Division is introducing six bills this legislative session dealing with the regulation of insurance and service contracts. The Consumer Advocate is in support of any laws that strengthen Iowa's already strong insurance market, and the protection and education of Iowa's consumers. The Consumer Advocate will continue working with all areas of the Division throughout 2026 to suggest and file legislation and administrative rules as needed.

III. Conclusion

The work of the Consumer Advocate exists to represent and aid Iowa's policyholders and investors. The Consumer Advocate and all Division employees who work to serve consumers, thank the Legislature for this opportunity. Upon request, additional information will be provided on any of the consumer activities of the Consumer Advocate and Division.

Sincerely,

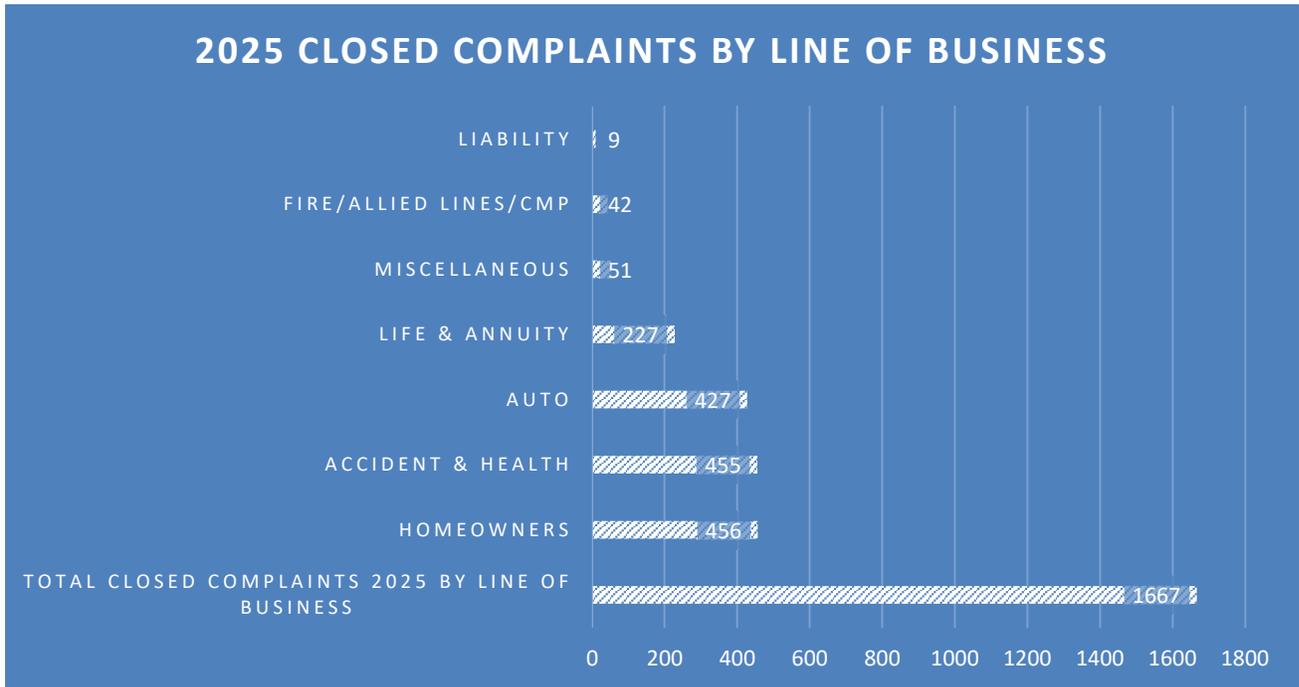


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Appendix A: 2025 Complaint Statistics for Iowa

The following statistics reflect the 2025 closed cases of the Market Regulation Bureau of the Iowa Insurance Division per Iowa Code §505.8(6)(b)(6)(c).

Complaints Handled in 2025 by the Iowa Insurance Division’s Market Regulation Bureau – by Line of Insurance



2025 Closed Insurance Complaints for Iowa and Surrounding States

Closed Iowa Complaints	Closed Minnesota Complaints	Closed Missouri Complaints	Closed Nebraska Complaints	Closed South Dakota Complaints	Closed Wisconsin Complaints
1,667	4,127	3,343	1,356	497	3,131