

DEPARTMENT OF INSURANCE  
OMBUDSMAN SERVICES GROUP  
HEALTH INSURANCE SMART NC

Program Records Retention and Disposition Schedule

The Program Records Retention and Disposition Schedule and retention periods governing the records series listed herein are hereby approved. In accordance with the provisions of Chapters 121 and 132 of the General Statutes of North Carolina, it is agreed that the records of the

HEALTH INSURANCE SMART NC

do not and will not have further official use or value for administrative, research, or reference purposes after the respective retention periods specified herein. The N.C. Department of Cultural Resources consents to the destruction or other disposition of these records in accordance with the retention and disposition instructions specified in this schedule. However, records subject to audit or those legally required for ongoing official proceedings must be retained until released from such audits or official proceedings, notwithstanding the instructions of this schedule.

The Department of Insurance and the Department of Cultural Resources agree that certain records series have minimal administrative, reference, or historical value. When the custodian of any official State records certifies to the Department of Cultural Resources that such records have no further use or value for official and administrative business and when the Department certifies that such records appear to have no further use or value for research or reference, then such records may be destroyed or otherwise disposed of by the agency having custody of them. As part of its program operations the Department of Insurance agrees to establish and enforce internal policies. The policy will specify how long those records must be retained and when they must be destroyed.

E-mail messages sent or received by Executive Branch agencies shall be retained for 10 years pursuant to Executive Order No. 18 (Issued July 7, 2009 by Governor Beverly Perdue) and as set forth in G1 of the General Schedule for State Agency Records. Any E-mail messages requiring retention longer than 10 years, including those with permanent historical value, shall be designated with specific retention periods in this program records schedule. Public records including electronic records not listed in this schedule or in the *General Schedule for State Agency Records* are not authorized to be destroyed. The

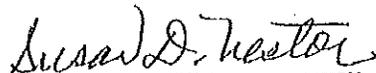
HEALTH INSURANCE SMART NC

agrees to destroy, transfer or dispose of records in the manner and at the times specified herein. This schedule is to remain in effect until superseded.

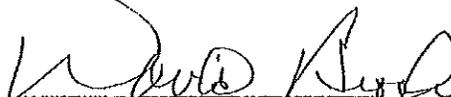
APPROVAL RECOMMENDED



Angie Brogden, Chief Records Officer  
Department of Insurance

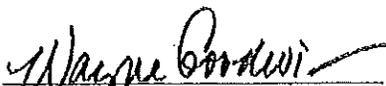


Susan D. Nestor, Director  
Health Insurance Smart NC  
Department of Insurance

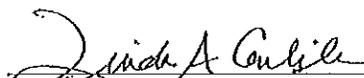


David Brook, Director  
Division of Historical Resources

APPROVED



Wayne Goodwin, Commissioner and  
State Fire Marshal  
Department of Insurance



Linda A. Carlisle, Secretary  
Department of Cultural Resources

## DEPARTMENT OF INSURANCE

### PROGRAM RECORDS RETENTION AND DISPOSITION SCHEDULE

#### **ORGANIZATIONAL NAME CHANGE**

An organizational name change to this Program Records Retention and Disposition Schedule is hereby approved. The Program Records Retention and Disposition Schedule reflects the following organizational changes:

1. **Administrative Services to Administration**
2. **Office of the Commissioner to Administration**
3. **Ombudsman Services Group to Consumer Assistance Group**
4. **Public Services Group to Producers, Fraud and Products Group**
5. **Public Services Group, Administration to Producers, Fraud and Products Group, Senior Deputy Commissioner**
6. **Technical Services Group, Life and Health Division to Producers, Fraud and Products Group, Life and Health Division**
7. **Technical Services Group, Property and Casualty to Producers, Fraud and Products Group, Property and Casualty**
8. **Technical Services Group, Market Regulations Division to Company Services Group, Market Regulations Division**

No new items have been added, no items have been deleted, and no changes have been made to any existing series descriptions or disposition instructions in the most recent versions of the listed schedules. In accordance with the provisions of Chapters 121 and 132 of the General Statutes of North Carolina, it is agreed that the records of the

#### **Department of Insurance**

do not and will not have further official use or value for administrative, research, or reference purposes after the respective retention periods specified herein. The N.C. Department of Natural and Cultural Resources consents to the destruction or other disposition of these records in accordance with the retention and disposition instructions specified in this schedule. The agency agrees to comply with 07 NCAC 04M .0510 when deciding on a method of destruction. Confidential records will be destroyed in such a manner that the records cannot be practicably read or reconstructed. However, records subject to audit or those legally required for ongoing official proceedings must be retained until released from such audits or official proceedings, notwithstanding the instructions of this schedule.

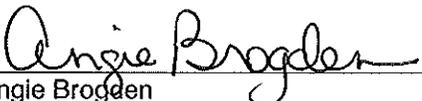
The Department of Insurance and the Department of Natural and Cultural Resources agree that certain records series possess only brief administrative, fiscal, legal, research, and reference value. These records series have been designated by retention periods which allow them to be destroyed when "*administrative/reference value ends.*" The Department of Insurance hereby agrees that it will establish and enforce internal policies setting minimum retention periods for records with this disposition instruction. Without the establishment of internal policies, the agency is not authorized by the Department of Natural and Cultural Resources to destroy these records. For those record series scheduled to be microfilmed, the Department of Insurance will be responsible for cost of microfilm production.

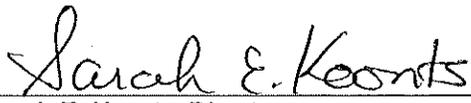
The Department of Insurance and the Department of Natural and Cultural Resources concur that the long-term and/or permanent preservation of electronic records require additional commitment and active management by the agency. The Department of Insurance agrees to comply with all policies, standards, and best practices published by the Department of Natural and Cultural Resources regarding the creation and management of electronic records.

E-mail messages sent or received by Executive Branch agencies shall be retained for 5 years pursuant to Executive Order No. 12 (issued May 21, 2013 by Governor Pat McCrory). Any e-mail messages requiring retention longer than 5 years, including those with permanent historical value, shall be designated with specific retention periods in this program records schedule. Public records including electronic records not listed in this schedule or in the *General Schedule for State Agency Records* are not authorized to be destroyed.

The Department of Insurance agrees to destroy, transfer or dispose of records in the manner and the times specified herein. This schedule is to remain in effect until superseded.

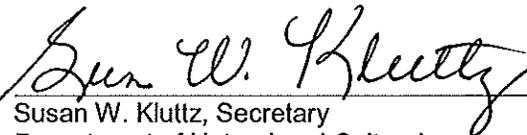
APPROVAL RECOMMENDED

  
\_\_\_\_\_  
Angie Brogden  
Chief Records Officer

  
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Sarah E. Koonts, Director  
Division of Archives and Records

APPROVED

  
\_\_\_\_\_  
Wayne Goodwin, Commissioner  
Department of Insurance

  
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Susan W. Kluttz, Secretary  
Department of Natural and Cultural  
Resources

**DEPARTMENT OF INSURANCE  
CONSUMER ASSISTANCE GROUP  
HEALTH INSURANCE SMART NC**

**ITEM 46857. CONSUMER ASSISTANCE FILE**

Records in paper and electronic formats, including e-mail, documenting the consumer assistance activities with the Health Insurance Smart NC. Records are required to review consumers' concerns and to provide assistance regarding strategies, resources, and suggestions for a consumer's noncertification appeal. File includes documents related to the diagnosis and medical treatment of the consumer, correspondence, and related records. (Comply with applicable provisions of G.S. 58-2-105 regarding the confidentiality of medical records.)

DISPOSITION INSTRUCTIONS: Retention of the electronic version of e-mail records in this series is governed by G1 of the General Schedule for State Agency Records, which requires that e-mail be retained for 10 years pursuant to Executive Order No. 18 issued July 7, 2009 by Governor Beverly Perdue. Scan records in office. Destroy in office paper copies of scanned records after all quality control procedures have been completed. Destroy in office electronic records after 10 years if no litigation, claim, audit, or other official action involving the records has been initiated. If official action has been initiated, destroy in office after completion of action and resolution of issues involved.

**ITEM 46858. EXTERNAL REVIEW FILE**

Records in paper and electronic formats, including e-mail, regarding requests for an independent external review. File includes requests, correspondence and related records. (The scanned image is stored in an electronic database, image storage and interactive form filing and tracking system maintained by the Information Systems Division.) (Comply with applicable provisions of G.S. 58-2-105 regarding the confidentiality of medical records.)

DISPOSITION INSTRUCTIONS: Retention of the electronic version of e-mail records in this series is governed by G1 of the General Schedule for State Agency Records, which requires that e-mail be retained for 10 years pursuant to Executive Order No. 18 issued July 7, 2009 by Governor Beverly Perdue. Scan records in office. Destroy in office paper copies of scanned records of unaccepted cases after all quality control procedures have been completed and when administrative value has ended. Destroy in office paper copies of scanned records of accepted cases 3 years after case is closed. Destroy in office electronic records 10 years after case is closed.

**ITEM 46860. MEDICAL PROFESSIONAL (PHYSICIAN) CREDENTIALING FILE**

Records in paper and electronic formats, including e-mail, concerning the credentialing activities of physicians who provide case evaluations of expedited external review requests for the Health Insurance Smart NC. File includes verification of work profile history, information regarding medical license activity, hospital privilege status, verification of screening through the Board Action Databank of the Federation of State Medical Boards, information regarding licensure, and reviews of malpractice claims that have been settled. (Comply with applicable provisions of G.S. 58-2-105(c) regarding the confidentiality of records.)

DISPOSITION INSTRUCTIONS: Print electronic records, including e-mail, and interfile with related paper records. Retention of the electronic version of e-mail records in this series is governed by G1 of the General Schedule for State Agency Records, which requires that e-mail be retained for 10 years pursuant to Executive Order No. 18 issued July 7, 2009 by Governor Beverly Perdue. Destroy in office electronic records once they have been printed and interfiled. Destroy in office paper records 5 years after physician retires from the program.

**ITEM 48463. MISCELLANEOUS OPERATIONS FILE**

Records in paper and electronic formats, concerning projects on various subjects dealing with improvements and enhancements to operations. File may include request for proposals, informal legislative records, database enhancements and improvements records, correspondence, memoranda and other related records.

DISPOSITION INSTRUCTIONS: Item discontinued. Superseded by the General Schedule for State Agency Records.