



Nebraska Credit Union League

Nebraska Credit Union League: NCUL January 2026 Board Report

January 6, 2026 — January 30, 2026

LJW Prepared by L. James Wright

All Tracked Bills

25 bills

LB717 Nebraska Banking and Finance Modernization Act (2026 Updates)

PRIMARY SPONSOR

Michael Jacobson

PRIORITY

CRITICAL

DECLARATION

for

SUMMARY

The bill modernizes and harmonizes Nebraska statutes related to banking, finance, digital assets, and consumer lending. It updates references to federal laws and regulations to January 1, 2026, revises definitions and regulatory standards for various financial institutions, expands permissible activities for digital asset depositories, raises the threshold for certain loans exempt from interest rate caps, and introduces new consumer disclosure requirements for loan refinancing. The bill also clarifies licensing and reporting for digital asset kiosks, expands the definition of financial institutions, and enhances consumer protections in installment and mortgage lending. Emergency provisions and staged operative dates are included.

DESCRIPTION

This bill makes extensive updates to Nebraska laws governing banking, finance, securities, digital assets, installment loans, and related matters. It incorporates updates to federal law references, modifies definitions, adjusts regulatory requirements for banks, credit unions, and digital asset depository institutions, and enacts new consumer protections.

CURRENT ACTION

Advanced to Enrollment and Review Initial

NOTES

NCUL provided testimony in support during the hearing on Jan. 20th. LB 717 includes several provisions important to credit unions including: • Section 18 updates the Financial Innovation Act to include credit unions within the definition of "financial institution". • Section 24 updates the State Credit Union Act by updating from January 1, 2025 to January 1, 2026 the current statute which provides permissible investments for a credit union relating to Employee Benefits Plans. • Section 25 makes the annual update to the credit union wild card or parity provision that is extremely important to Nebraska's ten (10) state- chartered credit unions. • Section 26 updates the exemption to the usury rate by raising the \$25,000 principal balance cap on loans to \$100,000.

LB785 Criminalization of Unlawful Possession or Use of Mail Receptacle Keys/Locks and Related Code Harmonization

PRIMARY SPONSOR

Robert Hallstrom

PRIORITY

HIGH

DECLARATION

for

SUMMARY

The legislation creates a new offense making it a Class IV felony to obtain, possess, duplicate, transfer, or use a key or lock intended for mail receptacles (including those used by the USPS and commercial couriers) with the intent to defraud or deprive another of property. It updates several sections of the Nebraska Criminal Code to reference this new offense, ensuring that relevant penalties and forfeiture procedures are applicable.

Definitions and procedural sections regarding criminal enterprise and property forfeiture are also amended to include the new offense.

DESCRIPTION

This bill amends Nebraska statutes to define and criminalize the unauthorized possession, duplication, transfer, or use of mail receptacle keys or locks with intent to defraud or deprive another of property. The bill also harmonizes related criminal law provisions and clarifies forfeiture procedures for violations.

CURRENT ACTION

Referred to Judiciary Committee

NOTES

LB 785 is part of a slate of bills supported by the Fraud Free Nebraska coalition, which NCUL has joined to address consumer fraud and provided protections for Nebraska Credit Unions. NCUL's support for this legislation would be to protect credit union members from fraudulent activity such as Skimming/Shimming and mail theft.

LB828 Redefinition of 'Operator' in Gift Enterprise Laws

PRIMARY SPONSOR

Barry DeKay

PRIORITY

HIGH

DECLARATION

supportWithAmendment

SUMMARY

The bill modifies the definition of 'operator' in Nebraska's gift enterprise law by removing specific exclusions for nonprofit organizations and credit unions. This change broadens the entities considered as operators, potentially making nonprofits and credit unions subject to additional regulatory oversight and compliance requirements related to gift enterprises. Other provisions and requirements for gift enterprises remain unchanged.

DESCRIPTION

This bill amends Nebraska's statutes regarding gift enterprises, specifically redefining the term 'operator' within section 9-701. The revised definition changes which entities are included under the term 'operator' for the purposes of regulating contests, games of chance, and business promotions.

CURRENT ACTION

Prokop name added

NOTES

NCUL provided testimony regarding at the hearing on 01/26/2026 articulating how credit unions utilize the Save to Win program to promote healthy financial habits. There was concern the original draft of the bill could jeopardize the program and the inclusion of credit unions in the definition of Financial Institutions. Senator DeKay's office has submitted an amendment addressing the concerning language.

LB836 Revisions to Examination Charges and Assessments for Financial Institutions

PRIMARY SPONSOR

Michael Jacobson

PRIORITY

HIGH

DECLARATION

watching

SUMMARY

The bill amends several sections of Nebraska law to modernize and broaden the Department of Banking and Finance's authority for levying assessments and examination costs on a wider range of financial entities, including both state-chartered and licensed/registered entities (such as mortgage lenders and money transmitters). It revises the methodology for calculating assessments, expands the basis for such assessments beyond asset size to include other measures (transaction volume, origination, servicing, etc.), and clarifies procedures for billing, proration, and penalties for nonpayment. Provisions relating to billing for examiner time are removed and replaced with broader director-set rates. The bill also expands the grounds for suspension or revocation of charters, licenses, or registrations for nonpayment.

DESCRIPTION

This bill updates Nebraska statutes relating to banking and finance, specifically regarding the examination of financial institutions and the levying of assessments, fees, and costs on chartered, licensed, or registered entities. It modifies the computation and application of assessments and examination charges, expands the types of entities covered, and clarifies procedures for billing, penalties, and administrative actions.

CURRENT ACTION

Banking, Commerce and Insurance AM1780 filed

LB837 Cash Transaction Rounding Requirements

PRIMARY SPONSOR

Michael Jacobson

PRIORITY

HIGH

DECLARATION

watching

SUMMARY

This bill requires that, in most cash transactions (including cash wages), the final cent amount of the total (including taxes) be rounded either up or down to the nearest five cents, depending on the last digit of the cent value. Transactions ending in 1, 2, 6, or 7 cents may be rounded down; those ending in 3, 4, 8, or 9 cents may be rounded up. If the total is 1 or 2 cents, it must be rounded up to 5 cents. The bill exempts all non-cash payment methods from these rounding rules.

DESCRIPTION

Establishes rules for rounding the cent value of total amounts in certain cash transactions in Nebraska, with specific rounding up or down depending on the cent value. Excludes non-cash payment methods from these requirements.

CURRENT ACTION

Notice of hearing for January 27, 2026

LB838 Protections Against Financial Exploitation of Vulnerable or Senior Adults

PRIMARY SPONSOR

Michael Jacobson

PRIORITY

HIGH

DECLARATION

for

SUMMARY

The bill adds the definition of 'authorized contact'—an adult designated by a vulnerable or senior adult to be contacted in emergencies or suspected exploitation. It updates references and definitions throughout the law to reflect this addition. The bill allows financial institutions to notify authorized contacts or other associated parties if exploitation is suspected, and provides immunity from liability for financial institutions and authorized contacts under certain conditions. It clarifies that financial institutions are not required to implement authorized contact programs and are not liable for decisions not to interact with, or to implement, such programs absent gross negligence or willful misconduct.

DESCRIPTION

This bill amends Nebraska statutes related to financial exploitation of vulnerable or senior adults, introducing new definitions and liability protections for financial institutions and authorized contacts, and clarifying allowable actions regarding suspected exploitation.

CURRENT ACTION

Notice of hearing for January 27, 2026

NOTES

LB838 is a part of a slate of bills supported by Fraud Free Nebraska of which NCUL is a member. Our support for this legislation would be to protect vulnerable and senior adults who are credit union members against financial exploitation while providing clear guidelines along with protections for financial institutions to alert appropriate support individuals.

LB1082 Expansion of Duties for Telecommunications Companies Regarding Unwanted Calls and Caller ID Fraud

PRIMARY SPONSOR

Tanya Storer

PRIORITY

HIGH

DECLARATION

for

SUMMARY

The bill expands the Nebraska Telecommunications Regulation Act by adding a new definition for the North American Numbering Plan and assigning telecommunications companies the duty to safeguard customers from unwanted calls or texts from users of unauthenticated numbers and from fraudulent or misleading caller ID information. It modifies references within the Act to include these new sections and repeals the original versions of the amended statutes.

DESCRIPTION

This bill amends the Nebraska Telecommunications Regulation Act to define the North American Numbering Plan and impose new obligations on telecommunications companies to protect subscribers from unwanted or fraudulent calls and texts.

CURRENT ACTION

Referred to Transportation and Telecommunications Committee

NOTES

LB1802 is part of a slate of bills supported by Fraud Free Nebraska Coalition of which NCUL is a part. This bill would provide a duty and liability for telecommunications companies to protect subscribers from unwanted communications and prevent fraudulent caller identification. Our support for this legislation would be to protect credit union members from fraudulent activity such as spoofing messages or calls where criminals pretend to be communicating from a credit union.

LB1118 Deceptive Trade Practices Act: Regulation of Social Media Advertising and Fraud

PRIMARY SPONSOR

Carolyn Bosn

PRIORITY

HIGH

DECLARATION

for

SUMMARY

The bill expands the definition of deceptive trade practices to include specific requirements for social media platforms that accept payment or compensation for advertising. Platforms must implement identity verification for advertisers, fraud and impersonation detection systems, and provide user tools to report suspected fraud. There are new obligations for prompt investigation and removal of fraudulent ads, and notification to law enforcement. The bill defines key terms and enumerates platforms that are excluded from these provisions.

DESCRIPTION

This bill amends the Uniform Deceptive Trade Practices Act to classify certain actions and omissions by social media platforms regarding fraudulent advertising as deceptive trade practices, establishing new requirements for verification, fraud detection, and response protocols.

CURRENT ACTION

Notice of hearing for February 10, 2026

NOTES

LB1118 is part of a slate of bills supported by Fraud Free Nebraska in which NCUL is a member. Our support for this legislation would be to protect credit union members from fraudulent activity such as spoofing messages where criminals pretend to be communicating from a credit union.

LB938 Nebraska First-Time Home Buyer Savings Account Act

PRIMARY SPONSOR

Robert Hallstrom

PRIORITY

MEDIUM

DECLARATION

for

SUMMARY

The bill creates a new class of savings accounts called First-Time Home Buyer Savings Accounts, which allow Nebraska residents to save for a down payment and closing costs for a first home. Contributions (up to \$5,000 for individuals/\$10,000 for joint filers per year; \$25,000/\$50,000 lifetime) and account earnings can be deducted from state taxable income starting in tax year 2027. The bill outlines eligibility, qualified uses, reporting, limitations, penalties for non-qualified withdrawals, and financial institution responsibilities. It amends Section 77-2716 to add and define related tax deductions and recapture rules.

DESCRIPTION

This bill establishes the First-Time Home Buyer Savings Account Act in Nebraska, creating a new tax-advantaged savings account program for individuals saving for their first home purchase. It also amends state income tax law to provide income tax deductions for contributions and earnings in these accounts, subject to caps and recapture provisions.

CURRENT ACTION

Hardin name added

LB1009 Nebraska Workers' Compensation Waiting Period Reduction

PRIMARY SPONSOR

George Dungan

PRIORITY

MEDIUM

DECLARATION

watching

SUMMARY

The bill reduces the waiting period for workers' compensation benefits from seven to three calendar days. It also changes when compensation begins to the fourth calendar day of disability and modifies the retroactive compensation threshold from six weeks to two weeks. These changes are intended to provide quicker access to disability compensation for workers.

DESCRIPTION

This bill amends section 48-119 of the Nebraska Workers' Compensation Act to shorten the waiting period before compensation for disability begins and adjusts the timeframe for retroactive compensation.

CURRENT ACTION

Notice of hearing for February 23, 2026

NOTES

Credit unions purchase insurance to cover workers compensation. These changes could result in increased costs for the insurance.

LB1063 Nebraska Money Transmitters Act—Prohibitions on Foreign Adversaries and Enhanced Licensing Requirements

PRIMARY SPONSOR

Eliot Bostar

PRIORITY

MEDIUM

DECLARATION

watching

SUMMARY

The legislation revises Nebraska's Money Transmitters Act by explicitly prohibiting money transmission activities by foreign adversaries, as defined by federal law (15 C.F.R. 791.4), and entities controlled by or subject to such adversaries. It adds new definitions (such as 'foreign adversary person' and 'informal value transfer system services'), mandates certifications from applicants and key individuals confirming they are not foreign adversary persons, and empowers the Director of Banking and Finance to deny or revoke licenses based on such connections. The bill applies these requirements retroactively and prospectively, sets procedures for investigating compliance, and provides limited, stringent conditions under which presumptions against foreign adversary connections may be rebutted. It also requires amendments to application forms and imposes duties on the Director for ongoing enforcement.

DESCRIPTION

This bill amends the Nebraska Money Transmitters Act to prohibit money transmission licenses for individuals or entities with ties to foreign adversaries as defined by federal regulation. It introduces new definitions, certification requirements, and regulatory procedures to enhance scrutiny over applicants, licensees, and their controlling persons, focusing on national security and consumer protection concerns.

CURRENT ACTION

Notice of hearing for February 03, 2026

LB1067 Nebraska Housing and Documentary Stamp Tax Reform Act

PRIMARY SPONSOR

Robert Hallstrom

PRIORITY

MEDIUM

DECLARATION

watching

SUMMARY

The bill increases the documentary stamp tax from \$2.32 to \$3.82 per \$1,000 of real estate value transferred. It changes the disbursement of these funds, directing new revenues to the Rural Workforce Housing Investment Fund and the Middle Income Workforce Housing Investment Fund, in addition to existing beneficiaries. The bill also eliminates the Legislature's authority to transfer money out of the Affordable Housing Trust Fund to other specified funds. Conforming amendments are made to ensure receipt of new tax revenues by these housing funds and clarify the exclusive use of such revenues for their designated purposes. Sunset clauses are established for the Rural and Middle Income Workforce Housing Funds, after which remaining funds transfer to the General Fund.

DESCRIPTION

This bill makes significant changes to Nebraska's housing investment funds and the documentary stamp tax, affecting the distribution of tax revenues and funding of housing programs.

CURRENT ACTION

Notice of hearing for January 29, 2026

LB1139 Changes to Liens from Child Support Orders in Nebraska

PRIMARY SPONSOR

Robert Hallstrom

PRIORITY

MEDIUM

DECLARATION

watching

SUMMARY

The bill clarifies and restructures the legal treatment of liens resulting from child support and spousal support orders. It specifies when such liens attach to property and when they are extinguished, introduces a new process for releasing liens when support payments are current, and refines evidentiary standards for demonstrating current payments. These changes aim to streamline the transfer of property and clarify the rights of judgment creditors and debtors.

DESCRIPTION

This bill amends section 42-371 of the Nebraska Revised Statutes to revise provisions regarding how liens arising from child support and spousal support orders are created, attached, extinguished, and released.

CURRENT ACTION

Referred to Judiciary Committee

LB1174 Nebraska Money Transmitters Act Remittance Transfer Tax and Reporting Amendments

PRIMARY SPONSOR

Kathleen Kauth

PRIORITY

MEDIUM

DECLARATION

against

SUMMARY

The bill revises the Nebraska Money Transmitters Act by expanding reporting requirements for licensed money transmitters and establishing a new excise tax on remittance transfers. The tax is set at 2% for most foreign transfers and 20% for transfers to residents of designated 'foreign adversary countries.' Exemptions are provided for active duty military members and their dependents. The bill details the collection, remittance, and refund processes for the tax, and ensures compliance through administrative mechanisms and interdepartmental cooperation. Collected funds are directed to the state's General Fund.

DESCRIPTION

This bill amends the Nebraska Money Transmitters Act to require more detailed transaction reporting and imposes a new remittance transfer tax, with higher rates for transfers to certain foreign countries, along with specific exemptions and administrative provisions.

CURRENT ACTION

Notice of hearing for February 09, 2026

NOTES

This bill would create an excise tax on money transfers, one rate for foreign transfers and one rate for foreign transfers to an adversary country. Credit unions do not collect sales tax in any form typically and do not file regular sales and use tax reports as taxable entities. I think overall, this is true for state charters whom are subject to sales tax that is charged by suppliers to them. This would be a paperwork burden, an additional step and retaining information to provide remittances to the department of revenue. The tax is collected and paid for by the person making the transfer as part of the transaction. This would likely cause transmitters to do computer programming to account for record retention, reporting, etc. Will it further subject the credit union to another potential audit?

LB1189 Creation of the You Earned It Pilot Program to Promote Earned Income Tax Credit Awareness

PRIMARY SPONSOR

Danielle Conrad

PRIORITY

MEDIUM

DECLARATION

for

SUMMARY

This bill creates the You Earned It Pilot Program under the Nebraska Department of Revenue to promote awareness and increase utilization of the earned income tax credit (EITC) among low-income residents. The program will provide grants to qualifying nonprofit organizations for outreach, education, and assistance activities related to the EITC. The Legislature intends to appropriate \$250,000 from the General Fund for the 2026-27 fiscal year to fund the pilot. The Department of Revenue is tasked with establishing application procedures, eligibility criteria, and reporting requirements for grantees, with an emphasis on ensuring geographic and demographic equity. Grants must be awarded by October 1, 2026. A report evaluating the program's success is required by December 15, 2027. The act is operative July 1, 2026, and takes effect immediately upon passage due to an emergency clause.

DESCRIPTION

Establishes a Department of Revenue-administered pilot program to increase awareness and utilization of the earned income tax credit among low-income Nebraskans through grants to nonprofit organizations. Appropriates \$250,000 for the program and sets reporting and evaluation requirements.

CURRENT ACTION

Referred to Revenue Committee

LB1203 Treatment of Uncashed County Checks

PRIMARY SPONSOR

Stanley Clouse

PRIORITY

MEDIUM

DECLARATION

watching

SUMMARY

This bill requires county treasurers and clerks to maintain lists of checks that remain uncashed after two years. It stipulates that checks for less than \$100 become void three years after issuance, after which the obligation is removed and funds are credited to the county general fund. Additionally, such voided checks are exempt from Nebraska's Uniform Disposition of Unclaimed Property Act.

DESCRIPTION

Establishes new procedures for Nebraska counties regarding the handling, voiding, and disposition of uncashed checks issued by county treasurers and clerks.

CURRENT ACTION

Referred to Government, Military and Veterans Affairs Committee

LB1244 Nebraska Tax Reform and Sales/Use Tax Expansion Act

PRIMARY SPONSOR

Dave Murman

PRIORITY

MEDIUM

DECLARATION

watching

SUMMARY

The legislation eliminates numerous sales and use tax exemptions, expands the sales tax base to include a wide array of services, and removes or narrows other tax benefits. The bill also modifies reporting and definitional requirements, clarifies the taxation of mechanical amusement devices, and accelerates the sunset for new applications under the Nebraska Job Creation and Mainstreet Revitalization Act. Several statutes are outright repealed, and the bill provides for both immediate and staged operative dates.

DESCRIPTION

This bill substantially revises Nebraska's revenue and taxation laws by eliminating and narrowing sales and use tax exemptions, imposing sales and use taxes on additional services, making changes to the Mechanical Amusement Device Tax Act, and modifying the Nebraska Job Creation and Mainstreet Revitalization Act. It also includes definitional clarifications and repeals certain statutes outright.

CURRENT ACTION

Notice of hearing for February 04, 2026

NOTES

This bill would eliminate some sales tax exemptions and add a significant list of items to tax. This does not impact federal credit unions as they are exempt from sales and income tax, but state credit unions pay sales tax.

LB1253 Changes to Applicability of Laws in Nebraska Tax Deed Proceedings

PRIMARY SPONSOR

Eliot Bostar

PRIORITY

MEDIUM

DECLARATION

watching

SUMMARY

The bill updates the statutes governing tax deed proceedings to specify that tax sale certificates issued between January 1, 2022, and May 7, 2025, will be governed by the laws in effect on May 7, 2025. It clarifies the range of subsections referenced and removes obsolete language. The bill mandates that statutory changes do not apply retroactively and includes an emergency clause for immediate effect.

DESCRIPTION

This bill amends section 77-1837.01 of the Nebraska Revised Statutes, clarifying which laws apply to tax sale certificates issued during specific time periods and providing that changes in law do not retroactively affect previously issued certificates. The bill also declares an emergency for immediate effect upon passage.

CURRENT ACTION

Referred to Revenue Committee

LB1257 Nebraska Sales and Use Tax Overhaul, Property Tax Relief, and School Funding Act

PRIMARY SPONSOR

Ben Hansen

PRIORITY

MEDIUM

DECLARATION

watching

SUMMARY

The legislation: (1) Broadly expands the sales and use tax base by eliminating most existing sales tax exemptions (including for many goods and services) effective January 1, 2027, and imposes sales tax on most services unless specifically exempted; (2) narrows the definition of 'occasional sale,' modifies related exemptions, and clarifies definitions for retailers and sellers; (3) phases out the School District Property Tax Relief Act and associated credit fund, replacing them with the New School Relief Fund and a new formula for distributing state aid to schools; (4) lowers school district property tax levy limits over several years, with some limited exceptions and override provisions; (5) increases state funding for schools to offset reduced property tax levies, particularly via additional foundation aid from the New School Relief Fund; (6) creates new reporting and fund transfer requirements to direct increased sales tax revenues to school funding; (7) continues select exemptions, such as for health services and some food items, but removes or sunsets most others; and (8) repeals or amends numerous statutes to harmonize with these changes, including outright repeal of section 77-2701.56. The bill includes appropriations and fund transfer provisions for the new school funding structure.

DESCRIPTION

This bill comprehensively restructures Nebraska's sales and use tax system, repeals or phases out numerous sales tax exemptions, adds taxation of most services, modifies property tax levy limits for schools, establishes the New School Relief Fund, and alters state aid and funding mechanisms for school districts.

CURRENT ACTION

Referred to Revenue Committee

LR292CA Nebraska Real Property Tax Valuation and Emergency Levy Constitutional Amendment

PRIMARY SPONSOR

Bob Andersen

PRIORITY

MEDIUM

DECLARATION

watching

SUMMARY

This amendment would create a dual valuation system for all real property, distinguishing between fair market value (dynamic, determined by the assessor) and taxable market value (used to establish the baseline for tax liability). It would cap annual property tax increases on real property to the percentage change in the Consumer Price Index unless certain triggering events occur (such as sale or new construction). For agricultural land, taxable market value would be set at 75% of fair market value, or 50% for certain school bonds. Detailed definitions and exceptions for transfers between spouses and combining parcels are provided. In emergencies, local taxing entities can hold a special bond levy election if financial needs exceed appropriations, subject to strict voter approval requirements.

DESCRIPTION

A proposed constitutional amendment to change how real property is valued for taxation in Nebraska, limit annual property tax increases, establish new procedures for emergency financial needs of local entities, and eliminate conflicting constitutional provisions.

CURRENT ACTION

Referred to Revenue Committee

LR303CA Nebraska Constitutional Amendment: Mandatory Paid Family Medical Leave for Employees

PRIMARY SPONSOR

Machaela Cavanaugh

PRIORITY

MEDIUM

DECLARATION

watching

SUMMARY

This legislative resolution proposes an amendment to the Nebraska Constitution that would require all employers in the state to provide a minimum of six weeks of paid family medical leave to all employees by October 1, 2027, and increase that requirement to twelve weeks by October 1, 2028. The amendment will be submitted to voters in the November 2026 general election.

DESCRIPTION

Proposed constitutional amendment requiring all employers in Nebraska to provide paid family medical leave to employees, with increasing minimum durations over time.

CURRENT ACTION

Notice of hearing for February 02, 2026

NOTES

She was unsuccessful in getting this legislatively passed in prior years, Centris provided opposition testimony in the past, so she is trying to do a CA. FMLA (Federal Medical Leave Act) has leave provisions but only applies to employers with more than 50 employees. This could impact smaller credit unions and also impact the small businesses that they serve.

LB839 Changes to Municipal Housing Report Requirements

PRIMARY SPONSOR

Victor Rountree

PRIORITY

LOW

DECLARATION

watching

SUMMARY

The bill requires cities to include additional information in their biennial reports on affordable housing efforts. Specifically, cities must now report the number of multifamily housing units constructed and issued an initial certificate of occupancy since March 13, 1991, and indicate how many of these qualify as covered multifamily dwellings compliant with the accessibility requirements of the federal Fair Housing Act. The bill also makes a technical renumbering of the final reporting requirement.

DESCRIPTION

This bill amends the reporting requirements for cities under the Nebraska Municipal Density and Missing Middle Housing Act, specifically section 19-5504, by adding new data elements cities must include in their biennial housing reports.

CURRENT ACTION

Notice of hearing for January 27, 2026

LB1056 Nebraska Workers' Compensation Act Overhaul

PRIMARY SPONSOR

Danielle Conrad

PRIORITY

LOW

DECLARATION

watching

SUMMARY

This legislation enacts significant revisions to Nebraska's Workers' Compensation Act. It mandates employers to pay for interpreter services when employees have limited English proficiency in medical and legal proceedings related to workers' compensation. The bill increases weekly income benefit rates, extends benefit durations, and institutes annual cost-of-living adjustments (COLA) for ongoing benefits. It revises death benefit calculations, enhances minimum and maximum benefit thresholds, expands eligibility for certain benefits, and clarifies how wages are computed. Additionally, it increases the role of interpreters in medical examinations and legal processes, and provides for payment of death benefits to personal representatives when there are no dependents.

DESCRIPTION

Comprehensive reform of Nebraska's Workers' Compensation Act, including interpreter service requirements, increased benefit rates, annual COLA adjustments, changes to benefit calculations, and expanded death benefit provisions.

CURRENT ACTION

Notice of hearing for February 23, 2026

LB1077 Changes to Workers' Compensation Insurance Deductible Policies

PRIMARY SPONSOR

Tom Brandt

PRIORITY

LOW

DECLARATION

watching

SUMMARY

The bill modifies section 48-146.03 to require that, starting January 1, 2027, employer-paid losses under workers' compensation insurance deductibles are credited towards the employer's experience modification unless a gross reportable deductible policy is chosen. It renumbers subsequent subsections and maintains insurer and employer obligations regarding payment, defense, and reporting of claims. The bill also clarifies that employees cannot be required to pay deductibles or forfeit their physician selection rights.

DESCRIPTION

This bill amends provisions of the Nebraska Workers' Compensation Act regarding deductible options in workers' compensation insurance policies, impacting how employer-paid losses are credited and clarifying insurer and employer responsibilities.

CURRENT ACTION

Notice of hearing for February 23, 2026

LB1138 Nebraska Protection of Seniors from Insurance Exploitation Act

PRIMARY SPONSOR

Robert Hallstrom

PRIORITY

LOW

DECLARATION

watching

SUMMARY

This bill creates the Nebraska Protection of Seniors from Insurance Exploitation Act, providing insurers and insurance producers with discretion and protection when acting to detect and prevent financial exploitation of seniors and vulnerable adults. The Act defines key terms, outlines procedures for reporting and delaying suspicious transactions, grants immunity for good-faith actions, requires training for insurance staff, establishes confidentiality provisions for records, and authorizes the Director of Insurance to promulgate rules and regulations.

DESCRIPTION

Establishes legal protections, procedures, and training requirements for insurers and insurance producers to detect and prevent financial exploitation of seniors and vulnerable adults in insurance transactions.

CURRENT ACTION

Notice of hearing for February 03, 2026

NOTES

LB1138 is a part of a slate of bills supported by Fraud Free Nebraska in which NCUL is a member. Our support for this legislation would be to protect vulnerable and senior adults who are credit union members against financial exploitation while providing clear guidelines and protections for financial institutions to provide alerts to appropriate individuals.

Upcoming Hearings

4 hearings

DATE

2026-01-29

TIME

1:30 PM

COMMITTEE

Unicameral Revenue

LOCATION

Room 1524

BILLS ON AGENDA**LB1067** - Nebraska Housing and Documentary Stamp Tax Reform Act**DATE**

2026-02-02

TIME

1:30 PM

COMMITTEE

Unicameral Business and Labor

LOCATION

Room 1200

BILLS ON AGENDA**LR303CA** - Nebraska Constitutional Amendment: Mandatory Paid Family Medical Leave for Employees**DATE**

2026-02-03

TIME

1:30 PM

COMMITTEE

Unicameral Banking, Commerce and Insurance

LOCATION

Room 1507

BILLS ON AGENDA**LB1063** - Nebraska Money Transmitters Act—Prohibitions on Foreign Adversaries and Enhanced Licensing Requirements**LB1138** - Nebraska Protection of Seniors from Insurance Exploitation Act**DATE**

2026-02-04

TIME

1:30 PM

COMMITTEE

Unicameral Revenue

LOCATION

Room 1524

BILLS ON AGENDA**LB1244** - Nebraska Tax Reform and Sales/Use Tax Expansion Act