

2022 NAIC Consumer Representatives – March 2022

Name	Term	Organization	Location	Areas of Interest and Expertise
Arkush, David darkush@citizen.org 202-588-7700	2021, 2022	Public Citizen, Director, Climate Program	Washington, DC	Climate
Bach, Amy amy@uphelp.org 415-393-9990 X101	2022, 2023	United Policyholders, Executive Director	San Francisco, CA	All Lines of Property/Casualty Insurance Sales/Coverage/Claims, Disaster Recovery, Long Term Care Insurance
Baker, Kellan kbaker@whitman-walker.org 202-797-4417 <i>New Representative</i>	2022, 2023	Whitman- Walker Institute, Executive Director and Chief Learning Officer	Washington, DC	Health equity, Discrimination, Benefit Design and Essential Health Benefits, Data Collection, Consumer Outreach (Out2Enroll co- founder), Affordable Care Act, LGBT Populations, Disparities Related to Gender/Gender Identity, Race, Ability, Language, Sexual Orientation, Medicaid Expansion
Birnbaum, Birny birny@cej-online.org 512-912-1327	2022, 2023	Center for Economic Justice, Executive Director	Austin, TX	<u>Lines of Insurance:</u> Life, Annuity, LTC, Auto, Homeowners, Consumer Credit, Title <u>Topics:</u> Systemic Racism/Structural Bias/Public Access/ Public Information, Disparate Impact, Pandemic Premium Relief, Consumer Participation, Lender-Placed Insurance, Credit Scoring, Risk Classification, Availability/Affordability, Redlining, Analysis of Competition, Data Collection, Cat Modeling, Claim Settlement Models, Claims Databases, Statistical Agents, Data Mining, Market Analysis, Market Conduct Annual Statement, Reinventing Market Regulation, Market Conduct Surveillance Model Law, Captive Reinsurance, Producer Compensation, Climate Change, Effectiveness of Consumer Disclosures, Deferred Tax Asset/Capital Relief, Micro Insurance, Contingent Deferred Annuities, Retained Asset Accounts, Death Master Files/Life Beneficiaries, Life Insurance, Viatical Settlements/Secondary Market, Catastrophe Insurance/Loss Mitigation, Suitability, Small-Face Life, International Issues, Life Insurance Illustrations, Travel Insurance

Bridgeland, Brendan M. insuranceresearch@comcast.net 781-405-4809 Member, Consumer Participation Program Board	2022, 2023	Center for Insurance Research, Director	Haverhill, MA	Life & Property Casualty Lines of Insurance, Financial Regulation, Pet Insurance, SAP and Annual Statement Reporting Requirements, Unclaimed Life Insurance Benefits, Accelerated Underwriting, Financial Data Transparency, Captive Reinsurance, Covid-19 Impact on Life Insurance Applications and Underwriting, Big Data, Non-profit/Cooperative Mergers and Acquisitions, Interstate Insurance Product Regulation Commission, Race in Insurance, Small Face Value Life Policies, Solvency Regulation, Arbitration, Incontestability Provisions
Bullard, Courtney courtney@healthpolicyproject.org 385-499-7750	2022, 2023	Utah Health Policy Project, Education and Collaborations Director	West Valley City, UT	Health
Burns, Bonnie bburns@cahealthadvocates.org 831-438-6677 Member, Consumer Participation Program Board	2021, 2022	California Health Advocates, Consultant	Sacramento, CA	Medicare Supplements; Long Term Care Insurance; State Health Insurance Counseling Programs (SHIP); Accident and Health Benefits; Life Settlements; Small Face Value Life; Consumer Disclosures, Receivership, Improper Marketing
Carter, Tasha Tasha.Carter@MyFloridaCFO.com 850-413-2868	2021, 2022	Florida Department of Financial Services, Office of the Insurance Consumer Advocate, Insurance Consumer Advocate	Tallahassee, FL	Property/Casualty Life/Health, Consumer Complaints, Workers Compensation, Diversity, Surplus Lines, Disaster Preparedness, Catastrophe
Crawford, Symone N. scrawford@mahahome.org 617-822-9100	2021, 2022	Massachusetts Affordable Housing Alliance, Executive Director	Dorchester, MA	Urban Insurance Issues, Affordability and Availability of Property/Casualty, Insurance Diversity, Homeowners and Auto Claims Adjustment and Arbitration
Cude, Brenda J. bcude@uga.edu 706-542-4857 Member, Consumer Participation Program Board	2022, 2023	The University of Georgia, Department of Financial Planning, Housing and Consumer Economics, Professor Emeritus	Athens, GA	Property and Casualty, Life Insurance and Annuities, Consumer Disclosure, Consumer Education, state Insurance Department Web Pages, Personal Privacy In 2022 , following Consumer Information Subgroup (Health Insurance), Long-Term Care Reduced Benefit Options Subgroup, (Life Insurance) Accelerated Underwriting Working Group, Annuity Suitability Working Group, Life Insurance Online Guide Working Group, Title Insurance Task Force, Transparency and Readability of Consumer Information Working Group, Privacy Protections Working Group, Big Data and Artificial Intelligence Working Group, <i>and any group that proposes direct-to-consumer language</i>

Culp, Lucy lucy.culp@lls.org 360-870-4016	2021, 2022	The Leukemia & Lymphoma Society	Washington, DC	Health - Affordable Care Act, Surprise Medical Bills, Short-Term Plans, Excepted Benefits, Market Conduct Annual Statement, Disparities, Equity In 2022 , following B Committee, Special Committee on Race and Insurance, Accident and Sickness Insurance Minimum Standards Subgroup, Health Innovations Working Group, D Committee, Improper Marketing of Health Insurance Working Group, health-related issues before the Market Analysis Procedures Working Group, and the MCAS Blanks Working Group
Darcy, Deborah ddarcy@kidneyfund.org 202-560-4883	2022, 2023	American Kidney Fund	Washington, DC	Health: ACA, surprise medical bills, Medigap, equity
DeLong, Michael mdelong@consumerfed.org 925-708-1135 <i>New Representative</i>	2022, 2023	Consumer Federation of America, Research and Advocacy Associate	Washington, DC	Property and Casualty Insurance, Special Committee on Race and Insurance, Automobile Insurance
Dotson, Yosha P. Yosha.dotson@gmail.com 404-890-5804	2021, 2022	Georgians For a Healthy Future, Technical and Policy Analyst	Atlanta, GA	Health; Mental Health Parity; Community Outreach and Engagement; Diversity; Medicaid Expansion
Durac, Shamus sdurac@ripin.org 401-270-0101 (ext. 125) <i>New Representative</i>	2022, 2023	Rhode Island Parent Information Network, Senior Attorney, Health Policy Analyst	Warwick, RI	Health; Mental Health Parity; Affordable Care Act; Medicaid - commercial coverage transitions
Ellsworth, Eric ellsworth@checkbook.org 202-454-3010	2022, 2023	Consumers Checkbook, Center for the Study of Services, Director, Health Data Strategy	Washington, DC	Health; Affordable Care Act; Provider Directories; Consumer Information; Transparency and Data Availability; No Surprises Act; Consumer Experience of Insurance Shopping and Use In 2022 , following B Committee, Health Innovations, Reg Framework, Improper Marketing of Health Insurance Working Group, Race and Insurance Consumer Information - will continue to lobby for changes to charges and work product. Possibly following Big Data, Privacy Protections
Eversman, Erica eeversman@roadrunner.com 330-668-9747	2021, 2022	Automotive Education & Policy Institute, President	Akron, OH	Automobile
Headrick, Kelly kelly.headrick@autismspeaks.org 646-385-8500 <i>New Representative</i>	2022, 2023	Autism Speaks, Senior Director, State Government Affairs and Grassroots Advocacy	Washington, DC	Health; Mental Health Parity; Affordable Care Act; Medicaid - EPSDT; Medicaid - Disability Waivers; Disparities; Equity

Herman, Marguerite Marguerite.herman@gmail.com 307-638-1468	2021, 2022	Consumer Advocates: Project Healthcare	Cheyenne, WY	Health
Howard, Anna Anna.Howard@cancer.org 202-661-5700	2021, 2022	American Cancer Society Cancer Action Network, Principal, Policy Development, Access to and Quality of Care	Washington, DC	Health; Affordable Care Act; Short-Term Limited-Duration Health Plans and Excepted Benefit Plans; Pharmaceutical Benefit Managers, Prescription Drugs In 2022 , following B Committee, Special Committee on Race and Insurance, Accident and Sickness Insurance Minimum Standards Subgroup, Health Innovations Working Group, Improper Marketing of Health Insurance Working Group, and Health-Related Issues before the Market Analysis Procedures Working Group, the MCAS Blanks Working Group
Johnson, Janay Janay.johnson@heart.org 202-785-7933	2021, 2022	American Heart Association, Policy Analyst	Washington, DC	Health: Access to Care, Women's and Maternal Health, Value in Healthcare, Health Disparities, Health Equity, Structural Racism in Healthcare
Keith, Katie katie@out2enroll.org 702-540-6398 <i>Member, Consumer Participation Board</i>	2021, 2022	Out2Enroll, Consultant Advisor and Steering Committee Member	Washington, DC	Health: LGBTQ Health, Affordable Care Act, Surprise Medical Bills, Nondiscrimination, Market Conduct Annual Statement, Enforcement, Disparities, Equity In 2022 , following Special Committee on Race and Insurance, B Committee, Health Innovations Working Group, Health Actuarial Task Force, Regulatory Framework Task Force, D Committee, Improper Marketing of Health Insurance Working Group, and Health-Related Issues before the Market Analysis Procedures Working Group, the MCAS Blanks Working Group, and the Market Conduct Exam Guidelines Working Group
Kitt, Karrol kkitt@austin.utexas.edu	2021, 2022	The University of Texas at Austin, Emeritus, Associate Professor	Austin, TX	EX Committee: Long-Term Care Insurance TF; Committee on Race & Insurance, A Committee: Life Insurance & Annuity; Accelerated Underwriting WG, B Committee: Senior Issues TF, C Committee: Transparency & Readability of Consumer Information WG, D Committee: Privacy Protections WG, H Committee: Big Data & Artificial Intelligence WG, Other Interests: Financial education of consumers
Klein, Kenneth S. kklein@cwsl.edu 619-515-1535	2021, 2022	California Western School of Law, Professor of Law	San Diego, CA	General Property & Casualty, with focus on affordability, adequacy, and availability of homeowner insurance, as exacerbated and exposed by natural disasters. In 2022 , following in particular Climate and Resiliency (EX) Task Force, Property and Casualty Insurance (C) Committee, NAIC/Federal Emergency Management Agency (FEMA) (C) Advisory Group, Transparency and Readability of Consumer Information (C) Working Group

Klein, Rachel K. rklein@taimail.org 202-815-2973	2021, 2022	The AIDS Institute, Deputy Executive Director	Washington, DC	Health: Affordable Care Act, Medicaid, Access, Affordability/Out-of-pocket costs, Nondiscrimination, Disparities, Health Equity, Preventive Care, EHB, Chronic Illness, HIV/AIDS, Hepatitis
Kochenburger Peter peter.kochenburger@uconn.edu 860-570-5177 <i>Member, Consumer Participation Program Board</i>	2022, 2023	University of Connecticut School of Law, Associate Clinical Professor of Law, Executive Director, Insurance Law Center	Hartford, CT	Property Casualty and Market Conduct, with focuses on Big Data/AI and their effect on Underwriting, Fraud Evaluation, and Claim Handling (including the use of criminal history information), Substantive Regulation of Contractual Terms, Claims Handling, International Insurance Regulation and its Potential Effects on Consumer Protection, the Relationship between State and Federal Regulation of Insurance (including FIO), Climate Change and Insurance
Kona, Maanasa Mk1921@georgetown.edu 612-812-9412 <i>New Representative</i>	2022, 2023	Georgetown University Center on Health Insurance Reform, Assistant Research Professor	Washington, DC	Health: ACA, Benefit Design, ACA Marketplace Operations, Rate Review, Market Conduct, Mental Health Parity, Non-major Medical Individual Insurance Products (and misleading marketing issues related to them), Surprise/Balance Billing, Health Equity, Primary Care, Transparency in Coverage and Consumer Interaction with Health Insurance, Medical Debt, Value-Based Purchasing/Payment Reform
Kumar, Natasha NKumar@familiesusa.org 202-628-3030	2021, 2022	Families USA, Policy Analyst	Washington, DC	Health; Surprise Medical Billing; Equity; Consumer Education; Disparities
Majette, Gwendolyn Roberts g.majette@csuohio.edu 216-687-6881	2021, 2022	Cleveland- Marshall College of Law, The Center for Health Law and Policy, Associate Professor of Law	Cleveland, OH	Health; Equity; Disparities; Underserved, Diverse and Historically Marginalized Communities
Mason, Dorianne dmason@nwl.org 202-588-5180 317-340-7939 (cell)	2021, 2022	National Women's Law Center, Director of Health Equity	Washington, DC	Health; Disparities; Underserved, Diverse and Historically Marginalized Communities; ACA; Data and Privacy; Non-discrimination; Equity
Miller, Erin erin@coloradokids.org 303-589-1658	2021, 2022	Colorado Children's Campaign, Vice President, Health Initiatives	Denver, CO	Health; Children-CHIP; Low-Income; Medicaid; Affordable Care Act; Coverage for Children and Pregnant/Postpartum Folks; Maternity Services Coverage and Quality; State Reinsurance Programs and Innovative State Coverage Expansion Options; Standardized Plans; Coverage Options for Undocumented Folks; Disabled; Health Equity; Other Marginalized Communities

Ojeda, D. dojeda@transequality.org 202-804-6048	2021, 2022	National Center for Transgender Equality/NCTE Action Fund, Policy Advocate	Washington, DC	Health; Disparity; Non- Discrimination Policy
Reusch, Colin creusch@communitycatalyst.org 617-338-6035 <i>New Representative</i>	2022, 2023	Community Catalyst, Inc., Senior Advisor for Oral Health Policy	Boston, MA	Health; Oral Health/Dental; Medicaid; CHIP; Marketplace; Essential Health Benefits
Schmid, Carl cschmid@hivhep.org 202-462-3042	2021, 2022	HIV + Hepatitis Policy Institute, Executive Director	Washington, DC	Health: Prescription Drug Access and Affordability; HIV, Hepatitis
Siegel, Karen ksiegel@hesct.org 860-937-6437	2021, 2022	Health Equity Solutions, Director of Policy	Hartford, CT	Health Equity with a focus on racial equity in health (following Special Committee on Race and Insurance), REL Data Collection and Use, Health Equity in Insurance Design and VBP Models, Medicaid Navigators
Smith, Matthew J., Esq. matthew@insurancefraud.org (202) 393-7332	2022, 2023	Coalition Against Insurance Fraud, Executive Director	Washington, DC	General - The Coalition is devoted to informing and protecting consumers from all forms of insurance fraud, regardless of whether it is committed by insurers, policyholders, claimants or third-parties. We provide services to state departments of insurance and advocate for stronger consumer protections against insurance fraud.
Ting, Harold (Harry) M. harry@tingnet.com 610-737-7331 <i>Member, Consumer Participation Program Board</i>	2021,2022	Healthcare Consumer Advocate	Berwyn, PA	Health: Improper Marketing of Health Insurance, Better Consumer Information on Insurance Producers, Medicare Supplement & Medicare Advantage Plans, SHIPs; Privacy Protection; Improving Consumer Literacy about Health Insurance
Turner, Wayne turner@healthlaw.org 202-289-7661	2022, 2023	National Health Law Program, Senior Attorney	Washington, DC	Health: Medicaid Managed Care; Affordable Care Act; Preventive Services; Nondiscrimination, incl. Discriminatory Benefit Design; Essential Health Benefits (EHB) incl. EHB benchmarking, monitoring and enforcement; HIV/AIDS; LGBTQ, Chronic Illness and Disability; Health Equity In 2022 , following Special Committee on Race and Insurance, B Committee, Health Innovations Working Group, Mental Health Parity and Addiction Equity Act (MHPAEA) Working Group, Regulatory Framework Task Force, Improper Marketing of Health Insurance Working Group

Williams, Jackson jwilliams@dialysispatients.org 866-877-4242	2022,2023	Dialysis Patient Citizens, Vice President, Public Policy	Washington, DC	Health
Yee, Silvia syee@dredf.org 510-644-2555	2021, 2022	Disability Rights Education and Defense Fund (DREDF), Senior Staff Attorney and Policy Analyst	Berkeley, CA	Health: Health and Healthcare Equity and Disability-related Health Disparities; Nondiscrimination (including benefit design, EHBs, physical accessibility and effective communication among providers, and implicit bias in algorithms and other artificial intelligence); Disability and Intersectional Data Collection; Long-Term Care (particularly home and community-based services). In 2022 , following Special Committee on Race and Insurance, Health Innovations Working Group, Senior Issues (B) Task Force, Long-Term Care Reduced Benefit Options Subgroup, Accident and Sickness Insurance Minimum Standards Subgroup, American Indian and Alaska Native Liaison Committee