

## Draft Pending Adoption

Attachment One  
NAIC/American Indian and Alaska Native Liaison Committee  
3/16/21

Draft: 12/18/20

NAIC/American Indian and Alaska Native Liaison Committee  
Virtual Meeting (*in lieu of meeting at the 2020 Fall National Meeting*)  
November 16, 2020

The NAIC/American Indian and Alaska Native Liaison Committee met Nov. 16, 2020. The following Liaison Committee members participated: Lori K. Wing-Heier, Chair (AK); Michael Conway, Vice Chair (CO); Dean L. Cameron represented by Randy Pipal and Kathy McGill (ID); Matthew Rosendale represented by Bob Biskupiak (MT); Mike Causey represented by Tracy Biehn and Kathy Shortt (NC); Jon Godfread represented by John Arnold (ND); Russel Toal and Paige Duhamel (NM); Andrew R. Stolfi (OR); Larry D. Deiter (SD); Mike Kreidler (WA); and Jeff Rude (WY). Also participating was Brenda Johnson (KS).

### 1. Adopted its Oct. 9 Minutes

Director Wing-Heier said the Liaison Committee's Oct. 9 minutes reflect the e-vote of the Liaison Committee to adopt its Summer National Meeting minutes and to reaffirm its mission statement for 2021.

Commissioner Rude made a motion, seconded by Superintendent Toal, to adopt the Liaison Committee's Oct. 9 minutes (Attachment One-A). The motion passed unanimously.

### 2. Recognized November as National Native American Heritage Month

Director Wing-Heier said November is National Native American Heritage Month, so it is particularly appropriate that the Liaison Committee is meeting now. She said most members have been participating in diversity meetings via the Special (EX) Committee on Race and Insurance in one form or another since its inception. She said Lois E. Alexander (NAIC) wrote a recognition of this special month for the NAIC's Diversity, Equity and Inclusion Council (DE&I Council) made up of NAIC staff.

Ms. Alexander said she was asked to draft a brief article about the history of National Native American Heritage Month by the DE&I Council. She said the article noted how this month of celebrating Native American's heritage and contributions began in 1995. She said she wants to bring to the DE&I Council information about the Liaison Committee, its mission, and its importance in bringing insurance issues specific to this indigenous group to the table for discussion. Knowing how the Liaison Committee members share this passion, she said she also wants to bring the DE&I Council to the attention of the Liaison Committee.

Director Wing-Heier said when she looks at the diversity and inclusion and what we are all going through right now, she said it seems to her like this is one of the NAIC's first attempts to address diversity, inclusion and racism in the Liaison Committee. She said she is thankful for it, particularly with the large Alaska Native population Alaska has, and she knows members on the Committee have a large American Indian population.

### 3. Discussed Current Messaging Activities in Collaboration with Tribal Leaders and Articles by Individual Tribal Members Surrounding the Issue of the COVID-19 Pandemic and Upcoming Distribution of the Soon-to-be-Available Vaccine

Director Wing-Heier said before entering into a discussion of this agenda item, she would like those on the call who may not be following this issue closely to have an understanding of the position of the American Indian and Alaska Native communities with respect to the COVID-19 pandemic and the introduction of the upcoming vaccines. She said herself, Ms. Alexander and Commissioner Conway stumbled upon recent articles in the last few weeks dealing with the perception of the vaccine in the native community and their possible reluctance to accept the vaccine or participate in the trials. One of these articles is by a woman who she would like to have come to speak to the Liaison Committee at some point to discuss her growing up on a reservation and why she chose to participate in the vaccine trials.

Director Wing-Heier said her hope in sharing these stories with the Liaison Committee is to give members an idea of what some of their residents—their American Indian and Alaska Native populations—are going through with their discomfort and sense of fear, along with some trailing stories of their ancestors from the 1918 Spanish Flu epidemic, during which they were

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used as guinea pigs, and there is still a reluctance from some of the elders to accept the vaccine. However, she said there is no doubt that the U.S. has made great strides since then with regard to its vaccines, and the states can help them overcome this fear because American Indians and Alaska Native have been, more than any population, in the higher level of demographics who have been hurt by this pandemic. She said she would like to open this up for the discussion of what Liaison Committee members are seeing in their states and whether states are doing any outreach because she believes Liaison Committee members could all learn from each other on this.

Superintendent Toal said New Mexico has a large portion of the Navajo Nation, and he does not need to tell anyone how blinded that population has been. He said this nation is in another shut down period now because of a renewed spike, and his department along with others have done lots of outreach and some onsite work to make sure they are aware of the open enrollment period. He said the New Mexico Office of Superintendent of Insurance tried to do it earlier in the year because there is no special enrollment in the exchanges for Native Americans; they can join at any time. He said the Navajo Nation was so overwhelmed early by COVID-19 that this was not on anybody's priority list. He said New Mexico is now trying to get Native Americans enrolled. However, he said Indian Health Services (IHS) for the Navajo Nation in the Shiprock, NM, area are just completely overwhelmed, so they have been working with insurance companies and health care providers to ensure that the Navajo who have COVID-19 can get care at the appropriate place.

Director Wing-Heier said she could appreciate that, as Alaska is going through the same thing, except Alaska does not have any reservations. She said what Alaska does have is small rural villages where access to health care is challenging and the health care that is there is certainly not sufficient to address COVID-19, particularly those who have beyond mild symptoms. She said because of the way these small villages operate in their family interaction, they are seeing COVID-19 spreading like wildfire. She said the code diagrams that have been drawn up look like a spider, starting with three members of a family of five being infected with COVID-19. They might go berry-picking with someone else, then seven members of a family of nine are infected; and it goes on and on like that until the whole village is infected. Director Wing-Heier said, in Alaska, patients with COVID-19 must be evacuated out of the villages to Anchorage or Fairbanks, because the facilities in rural Alaska cannot accommodate a ventilator nor provide the care needed. She said it is unfortunate that we, or somebody, took it into the village in the first place.

Superintendent Toal said it is interesting to note that in some of the more self-contained pueblos, the tribes can isolate themselves and do a really good job of controlling the spread of the virus. He said it is when there is a larger tribe or pueblo that is spread out over a wide area that more problems arise.

Ms. Duhamel said she wants to talk about the original topic of messaging regarding vaccines, which she believes is a really good idea. She said she likes the idea of speaking with the woman from the tribe in the article because it is important for the states to know what type of messaging she is giving to her own tribe, as the states need to be conscious of us "helicoptering" in saying, "We are the government and we are here to help," when there is even more recent history of medical experimentation on Native Americans. She said her assistant's mother was sterilized in the 1970s as an experiment, and there is a movie titled "Auma" about this event that she recommends everyone see, which seems to be making a difference on distribution. However, she said if the states do help with messaging, it behooves the states to put Native Americans themselves at the forefront of this discussion with Native American communities. She said it is important to be cognizant of the history of this type of activity because it is so close; and the same is probably very true of lots of African American communities, as well.

Director Wing-Heier said she does not disagree that the states certainly need to work with the American Indian and Alaska Native populations, particularly regarding messaging. She said they do not want it to be people who are unfamiliar with their customs or their traditions or have someone from outside, so to speak, to come in and tell them what to do. However, she said somehow, when the vaccine is available, it needs to be "all hands on deck" and working with them so that tribal members can take advantage of the vaccine, if they so choose. She said Alaska had heard rumors, originally out of Florida, that one of the populations who would be the most reluctant to take the vaccine is going to be Native Americans.

Commissioner Conway said, from Colorado's perspective, the Colorado Department of Public Health & Environment has been working on all things related to COVID-19 from the beginning, but a big part of its work lately, along with the lieutenant governor, has been to engage actively with the Native American population to try and help with the messaging; so, Colorado has the relationships already built with this population. Commissioner Conway said Colorado is hoping that this will work, as he is sure a lot of the other states are all doing the exact same work.

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4. Discussed the Work of the Special (EX) Committee on Race and Insurance as it Relates to American Indians and Alaska Natives

Director Wing-Heier said she encourages all Liaison Committee members to become engaged in discussions via the five workstreams currently underway as part of the Special (EX) Committee on Race and Insurance. She said Liaison Committee members should listen to the recordings of any meetings they may have missed, as there is some important work being done with and on behalf of Native Americans during these meetings.

Having no further business, the NAIC/American Indian and Alaska Native Liaison Committee adjourned.

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