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October 21, 2021

Regulatory Framework Task Force (B) Committee
Commissioner Michael Conway, Chair
Attn: Jolie Mathews
1100 Walnut Street, Suite 1500
Kansas City, MO 64106-2197

Delivered via email to: jmathews@naic.org; michael.conway@state.co.us

RE: 2022 Regulatory Framework Task Force Proposed Charges

Dear Commissioner Conway:

Thank you for the opportunity to submit comments regarding the 2022 proposed Regulatory Framework Task Force (RFTF) charges. The Obesity Action Coalition (OAC) respectfully suggests the RFTF consider adding a charge relating to the obesity epidemic and its effects on state-regulated insurance coverage.

Although our request may seem specialized, much like the opioid and mental health epidemics, obesity in the United States has grown exponentially during the COVID-19 pandemic. As such, obesity now impacts one in three people in the United States. It is estimated more than 93 million Americans are affected by obesity, with that number predicted to rise to 120 million in the next five years. Additionally, within this population, more than 8-10 million Americans are affected by severe obesity – a disease characterized by an individual being 100 pounds or more over their ideal body weight.

Obesity is often misunderstood, which contributes to both discrimination and barriers to care. Therefore, it is essential to educate policymakers and regulators about obesity as a chronic condition – highlighting the issues impacting individuals affected by obesity and the treatments available to help. Health insurance should provide coverage of care for obesity as a standard benefit – establishing coverage for the most appropriate and proven prevention and treatment methods to address the given stage of overweight or obesity. Recognizing obesity as a chronic condition, insurance should also cover necessary long-term follow-up care for obesity treatment. Patients must have access to this comprehensive treatment approach through reasonable means, and this access to care should not be hindered.

We suggest the RFTF consider a charge to explore the effects of obesity on state-regulated health insurance. Specifically, we recommend the Task Force explore obesity discrimination, access to treatment and specialists, costs on the health care system and, in particular, the insurance industry, and insurer considerations for treating obesity as a chronic condition.

Again, thank you for the opportunity to submit our suggestions. We appreciate the Task Force's consideration and are happy to answer any questions.

Sincerely,

A handwritten signature in black ink, appearing to read "Joe Nadglowski".

Joe Nadglowski, President and CEO
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