

NAIC Consumer Representative Survey of Grassroots Consumer Organizations: Implications for the Consumer Information (B) Subgroup

Brenda J. Cude, PhD & Harold M. Ting, PhD
NAIC Consumer Representatives

August 24, 2021

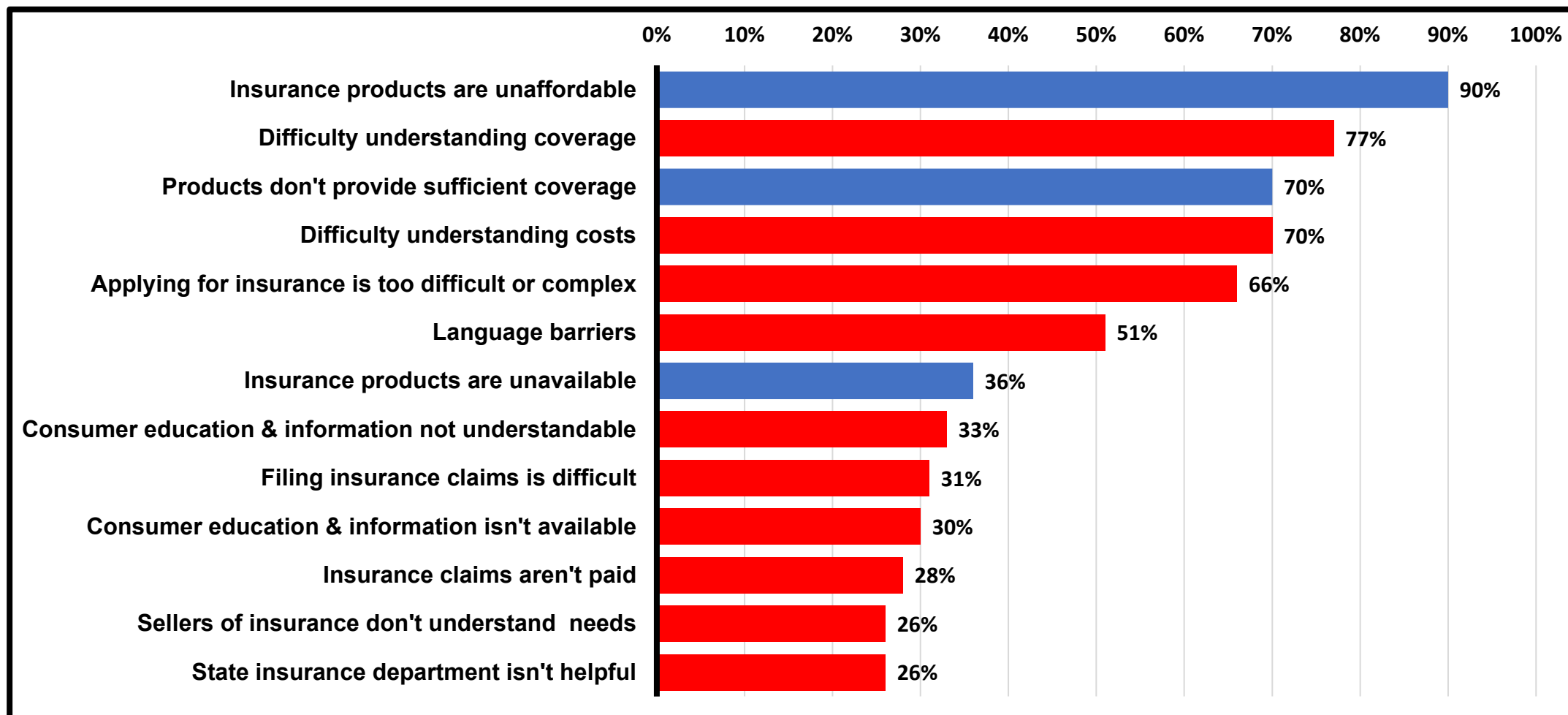
Background

- To inform the work of state insurance regulators and the NAIC—especially the Special (EX) Committee on Race & Insurance
- Focus on
 - Challenges to access
 - Systemic discrimination/bias
 - Engagement with state insurance regulators
- Assess common themes and patterns across demographic groups
- Assess familiarity of community organizations with state departments of insurance
- Funded by Robert Wood Johnson Foundation

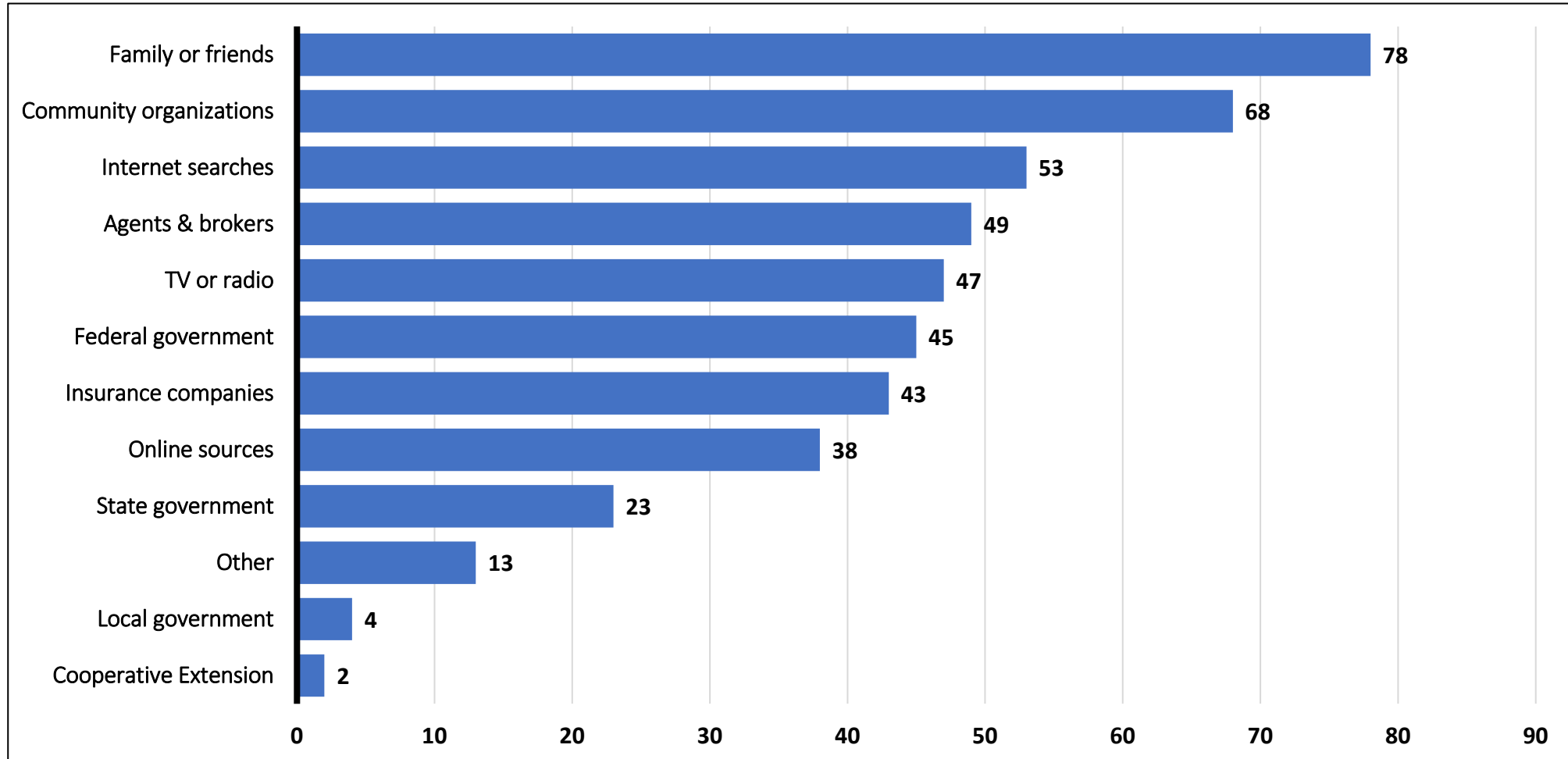
Methodology

- Online survey fielded May 17-June 16, 2021
- Contacted grassroots nonprofit and community consumer organizations
- Diversity across different lines of insurance, geographic scope, and constituencies served
- 72 organizations represented, mostly state, local and regional organizations

Most Pressing Health Insurance Issues



Sources of Information about Health Insurance



Conclusions and Recommendations

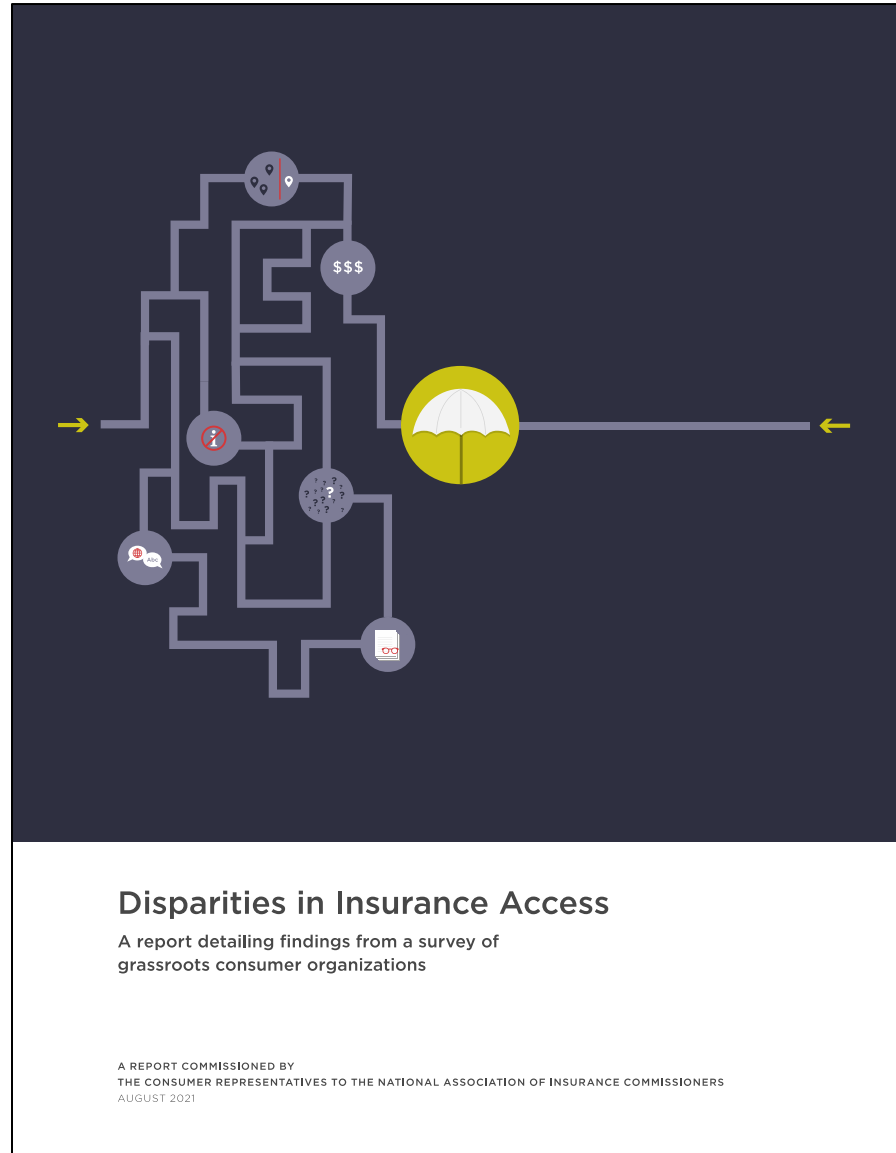
- Consumer information on insurance department websites and social media is helpful, but will be more impactful if disseminated through community organizations (and agencies) that have close ties with different population groups, especially those representing historically disenfranchised communities
- Such community organizations
 - Are trusted sources of information
 - Fully understand their constituents' needs
 - Have established channels to reach them – mailing, email lists
 - Communicate in relevant languages

Potential Community Partners

- Racial/ethnic groups
- Women
- LBGTQ people
- Children & youth
- Senior citizens
- Working age adults
- People with disabilities, serious health conditions
- Veterans
- Immigrants, refugees
- Low-income people
- Rural residents
- Unemployed

Potential Related Subgroup 2022 Charges

1. Survey state insurance departments and other agencies to identify best practices to actively engage in partnerships with community organizations
2. Share best practices in a guide for state insurance departments



Disparities in Insurance Access

A report detailing findings from a survey of grassroots consumer organizations

<https://2021reporttonaic.healthfuturega.org/>