2026 NAIC Consumer Representatives
January 1, 2026 (Updated September 22, 2026)

Name	**Term**	**Organization**	**Location**	**Areas of Interest and Expertise**
Alban, Theresa talban@cff.org 978-394-6491	2025, 2026	Cystic Fibrosis Foundation Director Federal Policy & Legal Advocacy	Ashburn, VA	Health plan benefit design, impact on consumers of cost containment strategies, telehealth access
Anderson, Ben banderson@familiesusa.org 202-628-3030 *New Representative*	2026, 2027	Families USA Deputy Senior Director, Health Policy	Washington DC	Health insurance, Marketplace, Medicaid and CHIP eligibility, enrollment and benefits. Medicaid managed care governance, oversight, and accountability; health coverage transitions; essential health benefits for women and children; reproductive health; maternal and child health; consumer notices; prior authorizations; internal appeals and external reviews.
Bach, Amy - Funded amy@uphelp.org 415-713-3048	2026, 2027	United Policyholders Executive Director	San Francisco, CA	C Committee: Property Casualty Insurance-Affordability and availability, Government-sponsored insurers of last resort, Current trends related to non-standardized policy forms, coverage reductions, claim handling, stressed markets, mitigation funding, incentives and premium discounts and Risk Scoring.
Baker, Kellan - Funded kellan@mapresearch.org 303-578-4600	2026, 2027	Movement Advancement Project Senior Advisor for Health Policy	Boulder, CO	B Committee: Health Insurance - 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
Bell, Charles - Funded chuck.bell@consumer.org 914-378-2507	2025, 2026	Consumer Reports Programs Director, Advocacy	Yonkers, NY	Auto and Homeowners Insurance availability and affordability, Health insurance, Long-Term Care Insurance, issues related to AI and algorithmic bias, consumer information and consumer protection

Bridgeland, Brendan M. - Funded insuranceresearch@comcast.net 781-405-4809	2026, 2027	Center for Insurance Research Director	Haverhill, MA	A Committee and C Committee: Life & Annuity and 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, and Incontestability Provisions
Burns, Bonnie - Funded bburns@cahealthadvocates.org 831-438-6677	2025, 2026	California Health Advocates Training and Policy Specialist	Scotts Valley, CA	B Committee: Health Insurance - Senior Issues Task Force; 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, and Improper Marketing.
Cheevers, Cara cara@inseparable.us 616-516-0077 *New Representative*	2026, 2027	Inseparable Vice President, Coverage Policy	Washington, DC	B Committee: Health Insurance. Essential Health Benefit (EHB) Benchmark Plans; Prescription coverage; Affordability; Market Regulation; Standardized Plans.
Colbert, Laura - Funded lcolbert@healthyfuturega.org 404-890-5804	2026, 2027	Georgians for a Healthy Future Executive Director	Atlanta, GA	B Committee: Health Insurance - Expertise in mental health parity, consumer outreach & education related to health insurance, network adequacy, consumer protections and health equity, and other subjects to the NAIC's activities and work.
Cude, Brenda J. - Funded bcude@uga.edu 706-338-1201	2026, 2027	Individual Consumer Advocate, associated with, but not advocating for, The University of Georgia	Athens, GA	Simplifying consumer communication, information, and education across all lines of insurance.

Culp, Lucy lucy.culp@bloodcancer united.org 360-870-4016	2025, 2026	Blood Cancer United (formerly The Leukemia & Lymphoma Society) Vice President, State Government Affairs	Washington, DC	B Committee Health Insurance: Health insurance accessibility, affordability, and quality.
Darcy, Deborah ddarcy@kidneyfund.org 202-560-4883	2026, 2027	American Kidney Fund Senior Director of Government Relations	Washington, DC	B Committee: Health Insurance - Focused on preventive services and cost-sharing, appeals and denials, access to life insurance for living donors, Medigap expansion, PBMs, cost of care, formulary creation, transparency and access to data, and health equity.
DeLong, Michael - Funded mdelong@consumerfed.org 925-708-1135	2026, 2027	Consumer Federation of America Research and Advocacy Associate	Silver Spring, MD	C Committee: Property Casualty Insurance - Focused on telematic programs where auto insurance companies plug devices into vehicles or use mobile phone apps to collect driving behavior and use that behavior to calculate consumers' premiums. Advocated for stronger consumer protections regarding telematics and called upon the NAIC to write and endorse a model telematics law/policy. Homeowners' and flood insurance, privacy, climate risk and insurance costs.
de Medicci Bruneau, Jaclyn jdemediccibruneau@ceres.org 414-554-7706	2026, 2027	Ceres Director of Insurance	Boston, MA	C Committee: Property Casualty Insurance - All lines; underwriting, actuarial and pricing methodology, policy forms, insurance regulations, legislative processes, residual markets, and climate risk and sustainability issues at the underwriting, investing, and inclusivity levels and how climate issues affect the insurance industry and its front-line role in the overall financial and banking ecosystem.

Durac, Shamus - Funded sdurac@ripin.org 401-270-0101 (x125)	2026, 2027	Rhode Island Parent Information Network (RIPIN) Senior Attorney / Health Policy Analyst	Warwick, RI	Health; Mental Health Parity; Affordable Care Act; Medicaid - commercial coverage transitions; No Surprises Act; Improper Marketing of Health Insurance; Affordability; Health Equity.
Ellsworth, Eric eellsworth@checkbook.org 412-600-0762	2026, 2027	Consumers' Checkbook, Center for the Study of Services Director, Health Policy and Innovation	Washington, DC	B Committee: Health Insurance - Consumer experience using health insurance changes to insurers systems and process to reduce friction for consumers.
Eversman, Erica L. - Funded erica@autoepi.org 440-390-3330	2025, 2026	Automotive Education & Policy Institute President	Akron, OH	C Committee: Property Casualty Insurance – Focused on auto insurers' valuations of consumers' loss claims, promotion of untested and potentially unsafe motor vehicle parts in (their indemnification payments for) consumers' motor vehicle repairs; auto insurers' limitations of consumers' use of the Appraisal Clause. H Committee - Privacy, Big Data and Artificial Intelligence (AI); D Committee - market conduct meetings, Adjuster Licensing and Uniform Education; G Committee - consumer advocacy in the international insurance space; American Indian and Alaska Native Liaison Committee; C Committee - Transparency and Readability of Consumer Information, and Catastrophe Insurance.
Feldman, Joseph joe@covermymentalhealth.com 312-961-2099	2026, 2027	Cover My Mental Health NFP President	Wilmette, IL	B Committee Health Insurance; D Committee Market Regulation and Consumer Affairs – Focused on mental health and substance use disorder; focus of Cover My Mental Health is providing immediately-actionable resources for overcoming insurance obstacles; expertise in consumer-facing communications, effective communication of technical and complex topics, whether for expert or non-expert audiences. Experience includes wide range of media (articles, other written publications, webinars, podcasts, social media and in-person formats).
Finke, Lauren - Funded Lauren@thekennedyforum.org 951-235-1852	2025, 2026	The Kennedy Forum Senior Director of Policy	Sacramento, CA	B Committee: Health Insurance - focused on mental health and substance use disorders; mental health parity; appeals and complaints; utilization review and levels of care guidelines; data sharing; market conduct exams; transparency and data sharing; Transparency in Coverage data.

Fox, Adam - Funded afox@cohealthinitiative.org 303-839-1261 303-563-9108	2026, 2027	Colorado Consumer Health Initiative Deputy Director	Erie, CO	B Committee: Health Insurance - Expertise in essential health benefits, value-based plan design, appeals/complaints processes, surprise out-of-network billing, provider networks/network adequacy, claims data, rate filings/review, actuarial value, marketplaces/exchanges, consumer notice/disclosure components and requirements, enrollment/processes, health/health insurance literacy, medical loss ratio, health care sharing arrangements/ministries, dental insurance, consumer issues/challenges, intersections with Medicaid/CHIP.
Hagan, Elizabeth - Funded ehagan@usofcare.org 216-870-3782 *New Representative*	2026, 2027	United States of Care Director of State Policy Solutions	Cleveland, OH	B Committee: Health Insurance – Expertise in cost containment and addressing hospital pricing and provider consolidation; value-based care; preventive services; rate review; 1331 and 1332 waivers; standardized plans and benefit design; state-based marketplaces; and AI in health care.
Hengst, Stephanie E. shengst@taimail.org 612-269-5061	2026, 2027	The AIDS Institute Manager, Policy and Research	Orlando, FL	B Committee: Health Insurance - Expertise in health insurance across the various markets (commercial, Medicare, Medicaid), with a particular focus on how plan benefit design in the commercial market impacts patients with serious, chronic conditions.
Herman, Marguerite Marguerite.herman@gmail.com 307-630-8095	2025, 2026	Healthy Wyoming Board Member	Cheyenne, WY	B Committee: Health Insurance – Focus is in representing a low-regulation, rural state in NAIC discussions and in representing a consumer perspective to Wyoming policy- and lawmakers. Experience - consumer information, PBM regulation, prior authorization, and STLD plan transparency as well as relying on that work to address legislative committees to repeatedly point out the usefulness of gathering data to determine the nature of problems and of solutions to consider. Focus is on consumer interests and cooperate with other advocates in the state on expanding Medicaid.

Heyison, Brenda Claire cheyison@cbpp.org 203-536-8313	2026, 2027	Center on Budget and Policy Priorities Senior Policy Analyst–Health Insurance and Marketplace Policy	Washington, DC	B Committee: Health Insurance - Health; Affordable Care Act; Short-Term Limited-Duration Health Plans; Health Equity
Howard, Anna Schwamlein Anna.Howard@cancer.org 202-661-5700	2025, 2026	American Cancer Society Cancer Action Network Policy Principal	Washington, DC	B Committee: Health Insurance - Primary focus is on Pharmaceutical Benefit Manager issues, preventive services, and supplementary and short-term health insurance.
Hyde, Anna ahyde@arthritis.org 713-858-3829	2026, 2027	Arthritis Foundation Vice President of Advocacy and Access	Silver Spring, MD	B Committee: Health Insurance – Focus is formulary tiering and cost structures from the vantage point of the patient, particularly chronic disease patients on specialty drugs; includes practices such as step therapy, prior authorization, and copay accumulators; patient perspectives through extensive surveys and focus groups on a range of issues related to the patient experience with their disease and with the health care system; role of digital health in disease management, including telehealth and remote therapeutic monitoring; value-based care in rheumatology and orthopedics, including best practices and needs from the perspective of the patient community.
Johnson, Janay Janay.johnson@heart.org 240-441-4281	2025, 2026	American Heart Association National Senior Policy Analyst	Marlboro, MD	B Committee: Health Insurance - SDOH, health equity and racial disparities in access to care/preventive services, PHE unwinding, appeals and denials (prior authorization), and network adequacy.
Killelea, Amy – Funded amyk@killeleaconsulting.com 617-538-6360	2026, 2027	Equality Arlington Health Policy Lead	Arlington, VA	Health Insurance – Prescription drug pricing and access; Health information privacy and confidentiality; ACA non-discrimination protections; and Preventive services access.

Klein, Kenneth S. kklein@cwsl.edu 858-212-5365	2025, 2026	Individual Consumer Advocate, associated with, but not advocating for, California Western School of Law	San Diego, CA	C Committee: Property & Casualty; Social Inflation and the adequacy, availability, and affordability of homeowner insurance as exposed and amplified by catastrophes.
Kochenburger, Peter R. - Funded peter.kochenburger@sulc.edu 860-655-8612	2026, 2027	Individual Consumer Advocate, associated with, but not advocating for, Southern University Law School	Storrs, CT	H Committee: Innovation, Technology, & Cybersecurity - All lines focused on Big Data/AI; D Committee - data and market conduct issues, evaluating and correcting the misstatements and exaggerations regarding social inflation; and claims handling standards; including the use of criminal history records in insurance underwriting and claims evaluation, substantive regulation of insurance policy terms; G Committee-International insurance and IAIS.
Murtagh, Lindsey - Funded lindsey_murtagh@brown.edu 401-863-5535 *New Representative*		Individual Consumer Advocate, associated with, but not advocating for, Brown University School of Public Health	Providence, RI	Health Insurance: Strong understanding of federal consumer protections and health insurance requirement under Title XXVII of the Public Health Service Act and the Affordable Care Act. Expertise includes topics such as mental health parity, the No Surprises Act, coverage of preventative services, and short-term limited duration insurance, essential health benefits, agent and broker fraud, exchange enrollments.
Phillips, Sarah Sarah.phillips@cartercenter.org 404-420-5100 *New Representative*	2026, 2027	The Carter Center Associate Director, Public Policy	Atlanta, GA	Health Insurance: Mental Health Parity; regulatory collaboration; caregiver support; school-based behavioral health.
Schmid II, Carl E. cschmid@hivhep.org 202-462-3042	2025, 2026	HIV and Hepatitis Policy Institute President and Executive Director	Washington, DC	B Committee: Health Insurance - Focus is on prescription drug access and affordability, preventive services, prior authorization, appeals and denials.

Snow, Jennifer jsnow@nami.org 571-236-6710	2025, 2026	National Alliance on Mental Illness National Director of Government Relations and Policy	Arlington, VA	Health Insurance: Experience in health policy, working extensively on legislation and policy for health insurance programs, including Medicare, Medicaid, CHIP, and private health insurance sold on the Marketplace. Extensive understanding of the statutory and regulatory requirements set forth in the Mental Health Parity and Addiction Equity Act of 2008 and the Affordable Care Act.
Steinberg, Deborah - Funded deborah.steinberg@thekennedyforum.org 781-801-4350	2026, 2027	The Kennedy Forum Consultant	Washington, DC	Health Insurance: Mental Health Parity and Addiction Equity Act (MHPAEA) in commercial plans and Medicaid; Medicare; substance use disorder coverage and treatment; appeals; network adequacy, privacy protections; suicide prevention and crisis services; reentry and access to care for individuals with involvement in the criminal legal system
Ting, Harold (Harry) M. – Funded harry@tingnet.com 610-737-7331	2025, 2026	Individual Health Care Consumer Advocate, not representing any organization	Berwyn, PA	H Committee: Innovative, Technology, & Cybersecurity - Focused on privacy protection; research on privacy protection abuses and protection; drafting and supporting the new Model 674; championed development of an NAIC website to help consumers select insurance agents/brokers and strategy for publicizing it; and health insurance pre-authorizations, denials, and appeals.
Turner, Wayne – Funded turner@healthlaw.org 202-384-1273	2025, 2026	National Health Law Program Senior Attorney	Washington, DC	Health Insurance: Affordable Care Act; preventive services; Medicaid managed care; utilization management including prior authorization, nondiscrimination, including discriminatory benefit design; Essential Health Benefits (EHB) including EHB benchmarking, monitoring and enforcement; HIV/AIDS; LGBTQ, chronic illness and disability; Health Insurance and Managed Care B Committee, Health Innovations (B) Working Group, Consumer Information (B) Working Group, Big Data and Artificial Intelligence (H) Working Group, Prescription Drug Coverage (B) Working Group, and Market Regulation and Consumer Affairs (D) Committee.
Vieland, Milo - Funded mvieland@legalcouncil.org 614-917-7034	2025, 2026	Legal Council for Health Justice Trans Health Law Program Coordinator	Chicago, IL	ACA and ERISA, Illinois laws regarding gender and sexuality in insurance and health care

Walker, Brent J. brent@insurancefraud.org 301-821-6145	2026, 2027	Coalition Against Insurance Fraud Director of Government Relations	Washington, DC	Property and Casualty Insurance: Carrier anti-fraud operations - policy and claim fraud investigation, customer interaction, use of data and technology; carrier anti-fraud compliance - anti-fraud procedures, fraud plans, staffing, training, quality standards, statistical reporting, interacting with departments of insurance; anti-fraud consumer protection - home and vehicle owner rights, straw buyer financial schemes, post disaster fraud victims, medical fraud patient harm, improper medical billing, predatory solicitation practices, anti-fraud considerations to model bills.
Weber, Richard M. - Funded Dick@LifeInsuranceConsumerAdvocacyCenter.org (510) 735-7191	2025, 2026	Life Insurance Consumer Advocacy Center (LICAC) Chief Financial Officer and Co-Founder	Pleasant Hill, CA	Life: Policy illustration issues with current assumption policies; Actuarial Guidelines (AG)49/49A/49B. Annuity: NAIC Model Regulation 275. Long Term Care and Disability. Former Qualified Independent Assessor for the Insurance Marketplace Standards Association-IMSA. Issues of retirement and aging.
Yee, Silvia – Funded syee@dredf.org 510-644-2555 (x5234) 510-367-2134 (cell)	2025, 2026	Disability Rights Education and Defense Fund (DREDF) Public Policy Director	Berkeley, CA	B Committee: Health Insurance - Healthcare equity and disability-related health disparities; Nondiscrimination (benefit design, EHBs, physical accessibility and effective provider communications, and implicit bias in algorithms and other artificial intelligence); Disability and intersectional data collection; long-term care (particularly home and community- based services).

