

2023 NAIC Consumer Representatives V4 – 11/18/23

Name	Term	Organization	Location	Areas of Interest and Expertise
Arkush, David darkush@citizen.org 202-588-1000	2023, 2024	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	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	<p><u>Lines of Insurance:</u> Life, Annuity, LTC, Auto, Homeowners, Consumer Credit, Title</p> <p><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</p>

Blackburn, Ashley ablackburn@hcfama.org 937-418-8599 <i>New Representative</i>	2023, 2024	Health Care For All, Director of Private Insurance and Prescription Drug Reform	Boston, MA	<u>Health</u>
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Bridgeland, Brendan M. insuranceresearch@comcast.net 781-405-4809	2022, 2023	Center for Insurance Research, Director	Lowell, 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
Burns, Bonnie eburns@cruzio.com 831-438-6677	2021, 2022	Consultant to Consumer Groups	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	2023, 2024	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	2023, 2024	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	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 2023 , 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	2023, 2024	The Leukemia & Lymphoma Society, Executive Director, State Government Affairs	Brooklyn, NY	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 301-984-6649	2022, 2023	American Kidney Fund, Senior Director of Government Relations	Rockville, MD	Health: ACA, surprise medical bills, Medigap, equity
DeLong, Michael mdelong@consumerfed.org 202-387-6121	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	2023, 2024	Georgians For a Healthy Future, Policy and Technical Analyst	Atlanta, GA	Health; Mental Health Parity; Community Outreach and Engagement; Diversity; Medicaid Expansion
Durac, Shamus sdurac@ripin.org 401-270-0101 (x-125)	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 eellsworth@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 L. erica@autoepi.org 330-668-9747	2023, 2024	Automotive Education & Policy Institute, President	Akron, OH	Automobile
Headrick, Kelly kelly.headrick@autismspeaks.org 720-207-8102	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	2023, 2024	Lobbyist, Healthy Wyoming	Cheyenne, WY	Health
Hinkley, Kara Kara.hinkley@als.org 828-808-3941 <i>New Representative</i>	2023, 2024	The Amyotrophic Lateral Sclerosis Association, National Vice President, State Policy	Asheville, NC	Health
Howard, Anna Anna.Howard@cancer.org 202-998-8221	2023, 2024	American Cancer Society Cancer Action Network, Policy Principal	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	2023, 2024	American Heart Association, National Senior Policy Analyst	Washington, DC	Health: Access to Care, Women's and Maternal Health, Value in Healthcare, Health Disparities, Health Equity, Structural Racism in Healthcare

Kitt, Karrol kkitt@austin.utexas.edu 512-299-2646	2023, 2024	The University of Texas at Austin, Associate Emeritus 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@cwsu.edu 619-515-1535	2023, 2024	California Western School of Law, Louis and Hermione Brown 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@tmail.org 202-815-2973	2023, 2024	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 K. peter.kochenburger@uconn.edu 860-570-5177	2022, 2023	Southern University Law School, Visiting Professor of Law	Baton Rouge, LA	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	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

Mason, Dorianne dmason@nwlc.org 202-588-5180	2023, 2024	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
Reusch, Colin creusch@communitycatalyst.org 617-338-6035	2022, 2023	Community Catalyst, Inc., Director of Policy	Boston, MA	Health; Oral Health/Dental; Medicaid; CHIP; Marketplace; Essential Health Benefits
Schmid II, Carl E. cschmid@hivhep.org 202-462-3042	2023, 2024	HIV + Hepatitis Policy Institute, President and Executive Director	Washington, DC	Health: Prescription Drug Access and Affordability; HIV, Hepatitis
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	2023, 2024	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 202-403-9401	2023, 2024	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

<p>Weber, Richard Dick@LifeInsuranceConsumerAdvocacyCenter.org (510) 735-7191 (Voice and Text) <i>New Representative</i></p>	<p>2023, 2024</p>	<p>Life Insurance Consumer Advocacy Center (LICAC) Board Member</p>	<p>Pleasant Hill, CA</p>	<p>Main focus is on LIFE: Policy illustration issues with current assumption policies; Actuarial Guidelines 49/49A/49B; Illustration Model Regulation 572. In addition - ANNUITY: NAIC Model Regulation 275. Additional focus: Long Term Care. Disability. Former Qualified Independent Assessor for the Insurance Marketplace Standards Association (IMSA). Issues of retirement and aging. Financial Data Transparency. Insurance Compact Commission. Big Data. Consumer Disclosure. Consumer Education. Diversity. AI.</p>
<p>Westerson, Caitlin cwesterson@usofcare.org 970-589-7424 <i>New Representative</i></p>	<p>2023, 2024</p>	<p>United States of Care, State Partnerships and External Affairs Director</p>	<p>Arlington, VA</p>	<p>Health</p>
<p>Williams, Jackson jwilliams@dialysispatients.org 866-877-4242</p>	<p>2023, 2024</p>	<p>Dialysis Patient Citizens, Vice President, Public Policy</p>	<p>Washington, DC</p>	<p>Health</p>
<p>Yee, Silvia syee@dredf.org 510-644-2555 (x5234)</p>	<p>2023, 2024</p>	<p>Disability Rights Education and Defense Fund (DREDF), Senior Staff Attorney and Policy Analyst</p>	<p>Berkeley, CA</p>	<p>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</p>