

2024 NAIC Consumer Representatives
Updated February 25, 2024

Name	Term	Organization	Location	Areas of Interest and Expertise
Bach, Amy amy@uphelp.org 415-713-3048	2024, 2025	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 kbaker@whitman-walker.org 202-797-4417	2024, 2025	Whitman-Walker Institute Executive Director and Chief Learning Officer	Washington, DC	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
Becker, Stephani R. stephanibecker@povertylaw.org 773-655-1841 <i>New Representative</i>	2024, 2025	Shriver Center on Poverty Law Associate Director of Healthcare Justice	Wilmette, IL	B Committee: Health Insurance - Policy analysis; legislative/administrative advocacy and technical assistance and training for enrollment assisters who work directly with health care consumers across the state; coverage expansion and health equity for consumers, particularly low-income populations.
Blackburn, Ashley ablackburn@hcfama.org 937-418-8599	2023, 2024	Health Care For All Senior Director, Policy & Government Relations	Boston, MA	B Committee: Health Insurance – Focused on issues impacting affordability, accessibility and equity. In particular, work related to insurance rate review, prior authorization, access to preventive services, medical debt and prescription drug affordability.

<p>Bridgeland, Brendan M. insuranceresearch@comcast.net 781-405-4809</p>	<p>2024, 2025</p>	<p>Center for Insurance Research Director</p>	<p>Lowell, MA</p>	<p>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</p>
<p>Bruneau, Jaclyn de Medicci jdemedicci@ceres.org 414-554-7706 <i>New Representative</i></p>	<p>2024, 2025</p>	<p>Ceres-Ceres Accelerator for Sustainable Capital Markets Director, Insurance</p>	<p>West Bend, WI</p>	<p>C Committee: Property Casualty Insurance - All lines, especially worker's compensation; 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.</p>
<p>Burns, Bonnie bburns@cahealthadvocates.org 831-438-6677</p>	<p>2023, 2024</p>	<p>Consultant California Health Advocates</p>	<p>Scotts Valley, CA</p>	<p>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.</p>
<p>Clark, Jalisa jalisa.clark@georgetown.edu 516-320-5200 <i>New Representative</i></p>	<p>2024, 2025</p>	<p>Georgetown University Law Center on Health Insurance Reforms Research Fellow</p>	<p>Washington, DC</p>	<p>B Committee: Health Insurance - State-level health equity initiatives; language access policies; primary care access; state-based marketplaces; marketplace open enrollment; health insurance agents and brokers; section 1332 waivers; federal regulations on private insurance markets.</p>

Colbert, Laura lcolbert@healthtyfuturega.org 404-890-5804 <i>New Representative</i>	2024, 2025	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.
Crawford, Symone N. scrawford@mahahome.org 617-822-9100	2023, 2024	Massachusetts Affordable Housing Alliance Executive Director	Dorchester, MA	C Committee: Property Casualty Insurance - Equity and Inclusion; Urban Insurance Issues, Affordability and Availability of Property/Casualty, Insurance Diversity, Homeowners and Auto Claims Adjustment and Arbitration
Cude, Brenda J. bcude@uga.edu 706-338-1201	2024, 2025	Individual Consumer Advocate – not representing the University of Georgia	Athens, GA	H Committee: Innovation, Cybersecurity, and Technology (All Lines - Privacy Protections Working Group, representing the consumer perspective. Coordinated consumer rep content and comments to the Working Group. Consumer information and education across all lines as on the B Committee's Consumer Information Subgroup (analyzed and reported state DOI survey results); the Executive Committee's Long-Term Care Insurance Task Force's work on a Consumer Notice Checklist; and the Life Insurance (A) Committee and the Executive Committee's Race and Insurance Life Insurance Workstream with comments regarding factors that influence consumer demand for life insurance and the role of financial literacy.
Culp, Lucy lucy.culp@lls.org 360-870-4016	2023, 2024	The Leukemia & Lymphoma Society Vice President, State Government Affairs	Washington, DC	B Committee: Health Insurance - Focused to the minimum standards for accident and sickness policies (including short-term plans) model rule; Preventative benefits coverage and access; Claims denials and appeals processes and data collection; Prior authorization; Improper marketing of health insurance; Unwinding Medicaid coverage requirements; Health equity; Consumer information.
Darcy, Deborah ddarcy@kidneyfund.org 202-560-4883	2024, 2025	American Kidney Fund Senior	Rockville, MD	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.

		Director of Government Relations		
DeLong, Michael mdelong@consumerfed.org 925-708-1135	2024, 2025	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.
Durac, Shamus sdurac@ripin.org 401-270-0101 (x-125)	2024, 2025	Rhode Island Parent Information Network Senior Attorney And Health Policy Analyst	Warwick, RI	B Committee: Health Insurance - practices for responding to post-Covid 19 PHE Medicaid unwinding; MHPAEA/parity enforcement; the promoon of health equity through insurance commissioner best practices; marketing of health insurance including through the Improper Marketing of Health Insurance (D) Working Group; the Special (EX) Committee on Race and Insurance; ShortTerm Limited Duration Plans; preventive services; and appeals & denials.
Ellsworth, Eric eellsworth@checkbook.org 202-454-3010	2024, 2025	Consumers' Checkbook, Center for the Study of Services Director, Health Data Strategy	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. erica@autoepi.org 330-668-9747	2023, 2024	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.

<p>Fabian, Carly cfabian@citizen.org 302-358-0965</p> <p><i>New Representative</i></p>	2024, 2025	Public Citizen Policy Advocate	Washington, DC	C Committee: Property Casualty Insurance - focused on catastrophe and climate impacts on the affordability and availability of insurance, particularly for underserved communities, insurers' exposures to climate-related risks, and consumer protection concerns around disclosure, data collection, and transparency
<p>Feldman, Joseph joe@covermymentalhealth.com 312-961-2099</p> <p><i>New Representative</i></p>	2024, 2025	Individual Consumer Advocate, not representing an organization Cover My Mental Health	Wilmette, IL	B Committee: Health Insurance - Focused on mental health; expertise in effective communication of technical and complex topics, whether for expert or non-expert audiences. Experience includes relevant media (articles, other written publications, webinars, podcasts, social media and in-person formats). Advocacy work related to insurance and mental health, focused on self-advocacy for those facing obstacles to care.
<p>Fox, Adam afox@cohealthinitiative.org 303-839-1261 / 303-563-9108</p> <p><i>New Representative</i></p>	2024, 2025	Colorado Consumer Health Initiative Deputy Director	Erie, CO	B Committee: Health Insurance - Experience/interest in ACA implementation and marketplaces, essential health benefits, health equity, value/equity-based plan design, coverage expansions, balance billing, network adequacy, rate filings/review, affordability and cost-sharing reductions, consumer notice/disclosure, health/health insurance literacy, health care sharing arrangements/ministries, dental insurance, consumer issues/challenges, intersections with Medicaid/CHIP.
<p>Hengst, Stephanie E. shengst@taimail.org 202-557-6389</p> <p><i>New Representative</i></p>	2024, 2025	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.
<p>Herman, Marguerite Marguerite.herman@gmail.com 307-638-1468</p>	2023, 2024	Individual Consumer Advocate, not representing an organization	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.

<p>Heyison, Brenda “Claire” cheyison@cbpp.org 202-408-1080</p> <p><i>New Representative</i></p>	2024, 2025	<p>Center for Budget and Policy Priorities</p> <p>Senior Policy Analyst–Health Insurance and Marketplace Policy</p>	Washington, DC	B Committee: Health Insurance - Expertise on a range of ACA marketplace and private health insurance topics, including: administrative burden, Association Health Plans, barriers to coverage based on immigration status, Cost-Sharing Reductions, High-Deductible Health Plans, Medicaid-to-marketplace transitions, Premium Tax Credits, Short-term Limited Duration Insurance, Special Enrollment Periods, State-Based Marketplace transitions, and utilization management.
<p>Hinkley, Kara Kara.hinkley@als.org 828-808-3941</p>	2023, 2024	<p>The Amyotrophic Lateral Sclerosis Association</p> <p>National Vice President, State Policy</p>	Asheville, NC	B Committee: Health Insurance - Prior authorization practices, PBM practices, health equity & essential benefits for those living with rare diseases, consumer information/transparency, private right of action, insurance market use of and transparency in AI for coverage decisions.
<p>Howard, Anna Anna.Howard@cancer.org 202-998-8221</p>	2023, 2024	<p>American Cancer Society Cancer Action Network</p> <p>Policy Principal</p>	Washington, DC	B Committee: Health Insurance - Primary focus is on Pharmaceutical Benefit Manager issues, preventive services, and supplementary and short-term health insurance.
<p>Hyde, Anna ahyde@arthritis.org 713-858-3829</p> <p><i>New Representative</i></p>	2024, 2025	<p>Arthritis Foundation</p> <p>Vice President of Advocacy and Access</p>	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	2023, 2024	American Heart Association National Senior Policy Analyst	Washington, DC	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 amyk@killeleaconsulting.com 617-538-6360 <i>New Representative</i>	2024, 2025	Individual Consumer Advocate, not representing an organization	Arlington, VA	Health Insurance – Prescription drug pricing and access; Health information privacy and confidentiality; ACA non-discrimination protections; and Preventive services access.
Kitt, Karrol kkitt@austin.utexas.edu 512-299-2646	2023, 2024	Individual Consumer Advocate, not representing The University of Texas at Austin	Austin, TX	C Committee: Transparency & Readability of Consumer Information WG H Committee: Privacy Protections WG and Big Data & Artificial Intelligence WG
Klein, Kenneth S. kklein@cwsu.edu 619-515-1535	2023, 2024	Individual Consumer Advocate, not representing California Western School of Law, Louis and Hermione Brown Professor 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 peter.kochenburger@sulc.edu 860-655-8612	2024, 2025	Individual Consumer Advocate, not representing Southern University Law School, Visiting Professor of Law	Baton Rouge, LA	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;
Mason, Dorianne dmason@nwlc.org 202-588-5180	2023, 2024	National Women's Law Center Director of Health Equity	Washington, DC	Special Committee on Race and Insurance: Health Insurance - Focus is naming and providing opportunities to address racial and gender health disparities and internal equity issues.

Miller, Erin L. emiller@communitycatalyst.org 303-589-1658 <i>New Representative</i>	2024, 2025	Community Catalyst Deputy Director of Policy	Boston, MA	Health Insurance: Expertise related to health insurance coverage through Medicaid, CHIP, and the Affordable Care Act-ACA, including advancing policy solutions that make both public and private coverage more accessible, affordable, comprehensive and equitable for consumers.
Schmid II, Carl E. cschmid@hivhep.org 202-462-3042	2023, 2024	HIV + 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 <i>New Representative</i>	2024, 2025	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 dsteinberg@lac.org 202-544-5478 x 305 <i>New Representative</i>	2024, 2025	Legal Action Center Senior Health Policy Attorney	Washington, DC	Health Insurance: Focus is on the Mental Health Parity and Addiction Equity Act; access to mental health and substance use disorder treatment; suicide prevention and disability rights.
Stevens, Christa L. Christa.stevens@autismspeaks.org 214-218-7848 <i>New Representative</i>	2024, 2025	Autism Speaks Director, State Government Affairs	Dallas, TX	Health Insurance: Focus is on the needs of the autism community to access medically necessary healthcare; generally accepted standards of care for the treatment of autism; autism-specific state insurance law and bulletins on autism-related benefits; mental health parity law utilization management for the treatment of mental and behavioral health conditions; and anti-discrimination protections.
Ting, Harold (Harry) M. harry@tingnet.com 610-737-7331	2023, 2024	Individual Health Care Consumer Advocate, not representing an 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 turner@healthlaw.org 202-403-9401	2023, 2024	National Health Law Program Senior Attorney	Washington, DC	B committee, the Special Committee on Race and Insurance, and H Committee Big Data and Artificial Intelligence Work Group: Health Insurance – EHB; Medicaid unwinding; prior authorization (use of automated decision-making systems/AI); collaborate on developing a paper/presentation discussing clinical standards to determine prior authorization, including Medicaid requirements for ascertainable standards in level of care assessments and ACA prohibitions against discriminatory benefit design; requiring data reporting on prior authorization and annual review of clinical standards, including how they may be influenced by racial inequalities; and PBMs.
Walker, Brent J. brent@insurancefraud.org (301) 821-6145 <i>New Representative</i>	2024, 2025	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 Dick@LifeInsuranceConsumerAdvocacyCenter.org (510) 735-7191 (voice and text)	2023, 2024	Life Insurance Consumer Advocacy Center (LICAC) Board Member and Consumer Advocate	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. Issues of retirement and aging.
Westerson, Caitlin cwesterson@usofcare.org 970-589-7424	2023, 2024	United States of Care State Partnerships and External Affairs Director	Arlington, VA	B Committee: Health insurance – Focus on essential health benefits and preventative services; benefits of coverage, coverage expansion and network adequacy; health equity and the advancement of the affordability and hospital consolidation.
Williams, Jackson jwilliams@dialysispatients.org 866-877-4242	2023, 2024	Dialysis Patient Citizens Vice President, Public Policy	Washington, DC	B Committee and D Committee: Health insurance - As has been the case for over 5 years, my primary focus has been bringing reform to markets for low-value excepted benefits as the Accident & Sickness model is revised. Also working on two law review articles on health insurance issues, which I hope will yield material helpful to regulators.
Yee, Silvia syee@dredf.org 510-644-2555 (x5234)	2023, 2024	Disability Rights Education and Defense Fund (DREDF), Senior Staff Attorney and Policy Analyst	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).