

April 17, 2025

To: Market Conduct Annual Statement Blanks (D) Working Group

From: Consumer Representatives to the NAIC listed below

Re: Comments on Draft Other Health MCAS Blank and Data Call and Definitions

Thank you for the opportunity to provide comments to the MCAS Other Health MCAS Blank and Data Call and Definitions drafts. We appreciate the work of this group in ensuring that the MCAS accurately collects information about the range of health products sold to consumers outside of major medical plans. These types of limited plans, where underwriting and exclusions based on health status have historically been permitted, present unique risks to consumers, which makes the careful reporting and review of this MCAS of significant importance.

We want to commend the work of the Subject Matter Expert (SME) group leaders, staff, and participating regulators. The group went through a robust process, soliciting input from regulators, industry representatives, and consumer representatives, and we are supportive of their final recommendations. There was extensive discussion about whether to limit the definition of Associations and Trusts to exclude employer products, and we were pleased to see that the group retained a broadly inclusive definition. We understand that the Other Health MCAS is new and poses some data collection challenges that are different from other health lines. However, we believe that regulators should have access to all of the data they need to understand how Other Health lines operate in their states. Data from plans sold by employers, through associations/trusts, and in the individual market are critical, particularly as more consumers encounter challenges with marketing, access, and coverage through these plans.

Sincerely,

Kellan Baker
Ashley Blackburn
Lucy Culp
Brenda Cude
Laura Colbert
Deborah Darcy
Shamus Durac
Adam Fox
Anna Hyde
Amy Killelea
Carl Schmid
Deb Steinberg
Harry Ting
Milo Vieland
Silvia Yee