

Draft: 10/11/26

Senior Issues (B) Task Force
Virtual Meeting
October 8, 2026

The Senior Issues (B) Task Force met Oct. 8, 2026. The following Task Force members participated: Ned Gaines (NV); Jon Godfread represented by Chrystal Bartuska, Vice Chair (ND); Heather Carpenter represented by Sarah Bailey (AK); Joshua Hershman represented by Tricia Davé (CT); Trinidad Navarro represented by Jessica R. Luff (DE); Michael Yaworsky represented by James Dunn (FL); Dean L. Cameron represented by Shannon Hohl (ID); Ann Gillespie represented by Jeff Varga (IL); Vicki Schmidt represented by Kenneth Scott (KS); Sharon P. Clark represented by Stephanie McGaughey-Bowker (KY); Timothy J. Temple represented by Ron Henderson (LA); Michael T. Caljouw represented by Rebecca Butler (MA); Anita G. Fox represented by Kevin Dyke (MI); Grace Arnold represented by T.J. Patton (MN); Angela L. Nelson represented by Brandi Simmons (MO); Mike Chaney represented by Bob Williams (MS); Mike Causey represented by David Yetter (NC); Eric Dunning represented by Martin Swanson (NE); D.J. Bettencourt represented by Michelle Heaton and Roni Karnis (NH); Susan Ochs represented by Michael Fahncke (NJ); Judith L. French represented by Christina Reeg (OH); Glen Mulready represented by Mike Rhoads (OK); TK Keen represented by Jesse O'Brian (OR); Michael Humphreys represented by Mike Gurgiolo (PA); Larry D. Deiter represented by Jill Kruger (SD); Amanda Crawford represented by Rachel Bowden (TX); Jon Pike represented by Tanji J. Northrup (UT); Scott A. White represented by Elsie Andy (VA); Kaj Samsom represented by Mary Block (VT); Patty Kuderer represented by Tyler Langford (WA); Nathan Houdek represented by Darcy Paskey (WI); and Erin K. Hunter represented by Joylynn Fix (WV).

1. Adopted its Summer National Meeting Minutes

Henderson made a motion, seconded by Hohl, to adopt the Task Force's Summer National Meeting minutes (see *NAIC Proceedings – Summer 2026, Senior Issues (B) Task Force*). The motion passed unanimously.

2. Adopted its 2027 Proposed Charges

Commissioner Gaines asked Bonnie Burns (California Health Advocates—CHA) to discuss her edits to the Task Force's proposed 2027 charges. Burns said the Task Force should create two working groups: one focused on long-term care insurance (LTCI) financing and another on Medicare Advantage issues. Bartuska expressed concern that including state funding for long-term care (LTC) in the charges is inappropriate because funding decisions are legislative and vary by state. Swanson said that he prefers to narrow and amend paragraph B to address network and marketing issues rather than creating a new charge or working group for LTC funding. Kruger questioned the value of a separate MA working group, given limited state jurisdiction over those plans, and advocates strengthening existing paragraph B instead. Hohl and Karnis noted that the existing broad language in paragraph B already covers many concerns, such as agent misconduct and marketing abuses, and recommend addressing topics during meetings rather than creating new charges. Swanson suggested adding language to paragraph B to include narrowed networks and marketing and sales abuses.

Swanson made a motion, seconded by Kruger, to adopt the changes to paragraph B. The motion passed unanimously.

Williams made a motion, seconded by Swanson, to adopt the Task Force's proposed 2027 charges (Attachment One), as amended. The motion passed unanimously.

3. Discussed Other Matters

Jeff Klein (American Bankers Association, HSA Council) said that health savings account (HSA) eligibility rules have changed for consumers with bronze/consumer-directed plans, and contributors who sign up for Medicare Part A may no longer be eligible to contribute. He said his organization is pursuing potential legislative changes in the current Congress and offers to share updates with the Task Force.

Burns said there need to be follow-up surveys to the Task Force's survey conducted earlier this year on LTC riders and life and annuity products to bring further attention to labeling, product design, and disclosure issues, so states and federal partners understand emerging risks. Silvia Yee (Disability Rights Education and Defense Fund—DREDF) said there needs to be greater emphasis on consumer vulnerability, given the changing availability of Medicaid, and urged the Task Force to serve as a central hub for tracking state developments and providing consumer information.

Having no further business, the Senior Issues (B) Task Force adjourned.

October 8 Minutes

Adopted by the Executive (EX) Committee and Plenary, _____, 2026

Adopted by the Health Insurance and Managed Care (B) Committee, _____, 2026

Adopted by the Senior Issues (B) Task Force, Oct. 8, 2026

2027 Proposed Charges

SENIOR ISSUES (B) TASK FORCE

The mission of the Senior Issues (B) Task Force is to: 1) consider policy issues; 2) develop appropriate regulatory standards; and 3) revise, as necessary, the NAIC models, consumer guides, and training material on Medicare supplement insurance, long-term care insurance (LTCI), senior counseling programs, and other insurance issues that affect older Americans.

Ongoing Support of NAIC Programs, Products, or Services

1. The **Senior Issues (B) Task Force** will:

- A. Develop appropriate regulatory standards and revisions, as necessary, to the NAIC models, consumer guides, and training material on Medicare supplement insurance, senior counseling programs, and other insurance issues that affect older Americans. Work with federal agencies to advance appropriate regulatory standards for Medicare supplement insurance and other forms of health insurance applicable to older Americans. Review the *Medicare Supplement Insurance Minimum Standards Model Act* (#650) and the *Model Regulation to Implement the NAIC Medicare Supplement Insurance Minimum Standards Model Act* (#651) to determine if amendments are required based on changes to federal law. Work with the federal Centers for Medicare & Medicaid Services (CMS) to revise the annual joint publication *Choosing a Medigap Policy: A Guide to Health Insurance for People with Medicare*.
- ~~B.~~ Monitor the Medicare Advantage and Medicare Part D marketplace. Assist states with regulatory issues, as necessary. Maintain dialogue and coordinate with the CMS on regulatory issues, including solvency oversight of waived plans, agent misconduct, narrowed networks, and exposure to marketing and sales abuses. Assist states and serve as a clearinghouse for information on Medicare Advantage plan activity.
- C. Provide the perspective of state insurance regulators to Congress, as appropriate, and the CMS on insurance issues, including those concerning the effect and result of federal activity on the senior citizen health insurance marketplace and regulatory scheme. Review and monitor state and federal relations regarding senior health care initiatives and other impacts on the states.
- D. Monitor developments concerning State Health Insurance Assistance Programs (SHIPs), including information on legislation affecting the funding of SHIPs. Assist states with SHIPs issues and support a strong partnership between SHIPs and the CMS. Provide the perspective of state insurance regulators to federal officials on issues concerning SHIPs, as appropriate.
- E. Monitor, maintain, and review, in accordance with changes to Model #651, a record of state approvals of all Medicare supplement insurance new or innovative benefits for use by state insurance regulators and others. Review state-approved new or innovative benefits and consider whether to recommend that they be made part of standard benefit plan designs in Model #651.
- F. Develop appropriate regulatory standards and revisions, as necessary, to the NAIC models, consumer guides, and training material on long-term care insurance (LTCI), including the study and evaluation of evolving LTCI product design, rating, suitability, and other related factors. Monitor ongoing research and maintenance of guidance regarding reduced benefit options (RBOs) and make necessary modifications to the *Long-Term Care Insurance Model Act* (#640) and the *Long-Term Care Insurance Model Regulation* (#641). Work with federal agencies, as appropriate. Examine examples of health-related financial exploitation of seniors and work with other NAIC committees, task forces, and working groups on possible solutions.

SENIOR ISSUES (B) TASK FORCE *(continued)*

- G. Examine systemic inequities and discrimination in access, affordability, and outcomes for older insurance consumers.

NAIC Committee Support: David Torian