

2024 Fall National Meeting
Denver, Colorado

NAIC/CONSUMER LIAISON COMMITTEE

Tuesday, November 19, 2024
1:30 – 3:30 p.m.

Meeting Summary Report

The NAIC/Consumer Liaison Committee met Nov. 19, 2024. During this meeting, the Liaison Committee:

1. Observed the presentation of Consumer Representatives' Excellence in Consumer Advocacy Awards to Commissioner Michael Humphreys (PA) and to Commissioner Mike Kreidler (WA).
2. Adopted its Summer National Meeting minutes.
3. Announced the reaffirmation of its 2024 mission statement for 2025.
4. Heard a presentation from United Policyholders (UP) on how state insurance regulators can help consumers reduce risk and reverse a non-renewal. This is important as it provides consumers with a way to keep their homeowners insurance coverage to protect their property.
5. Heard a presentation from the Automotive Education & Policy Institute (AEPI) on the “election to repair” remedy with all the cost benefits and liabilities that rebuilding it yourself entails. The presentation provided insight into the pros and cons of self-repair.
6. Heard a presentation from Southern University Law Center (SULC) on the use of criminal history data in insurance underwriting and claim evaluation. The presentation promoted awareness of the potential misuse of private personal information.
7. Heard a summary from the Colorado Consumer Health Initiative (CCHI), National Health Law Program (NHLP), and Disability Rights Education and Defense Fund (DREDF) on the NAIC consumer representative artificial intelligence (AI) and health insurance report, *Artificial Intelligence in Health Insurance: The Use and Regulation of AI in Utilization Management*. The report examines how health insurers are using AI and finds that while AI presents opportunities for plan efficiency, it also poses potential risks for consumers, including the likelihood of exacerbating existing bias and discrimination.
8. Heard a presentation from California Health Advocates (CHA) and Consumer Advocate Amy Killelea on consumer challenges accessing Medicare Advantage and Medicare Supplemental plans. This presentation shed light on a fundamental problem that is created when providers of Medicare Advantage plans leave the market, leaving a gap situation for unsuspecting consumers. Federal guidance is being sought to give consumers direction on how and what they are eligible to replace those plans with.



9. Heard an update from the American Cancer Society Cancer Action Network (ACS CAN), National Alliance on Mental Illness (NAMI), and the Legal Action Center (LAC) on how recent and upcoming federal actions will impact state regulation of the health insurance market.