



2025 SUMMER NATIONAL MEETING MINNEAPOLIS, MN

*2025 Summer National Meeting
Minneapolis, Minnesota*

NAIC/CONSUMER LIAISON COMMITTEE

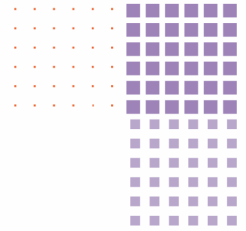
Sunday, August 10, 2025

12:45 – 2:15 p.m.

Meeting Summary Report

The NAIC/Consumer Liaison Committee met Aug. 10, 2025. During this meeting, the Committee:

1. Adopted its Spring National Meeting minutes.
2. Received a report from the NAIC/Consumer Board of Trustees, which met Aug. 10. The Board discussed the schedule for the 2026 consumer representative application period, which runs from Aug. 31 to Oct. 31.
3. Heard a presentation from the Automobile Education and Policy Institute, Coalition Against Insurance Fraud, Life Insurance Consumer Advocacy Center, United Policyholders, and University of Georgia on why the advice of “read your policy” is not effective. The presentation included a request for the NAIC to conduct a data call to ask property/casualty (P/C) insurers about their policies and practices for providing coverage information to their insureds.
4. Heard a presentation from Community Catalyst, Georgetown University Center on Health Insurance Reforms, and Legal Council for Health Justice on the impact of federal policy changes on the availability and affordability of health insurance for heavily impacted populations, such as immigrants, low-income individuals, and communities of color. The presentation also discussed ways to strengthen prior authorization and denial oversight.
5. Heard a presentation from The Kennedy Forum and Legal Action Center on threats to mental health and substance use disorder care. The presentation recommended requiring plans to provide parity compliance analysis of relevant data to assess the impact of non-quantitative treatment limitations (NQTLs) on access to treatment for mental health and substance use disorders (MH/SUDs). The presentation included a request for the NAIC to issue a model bulletin to carriers/issuers affirming their statutory obligations set forth in the federal Mental Health Parity and Addiction Equity Act of 2008.
6. Heard a presentation from the American Cancer Society Center Action Network and Amy Killelea, an independent NAIC consumer representative, on vaccines and preventive services coverage. Recommendations include: 1) reviewing state laws to understand the impact of references to guidelines issued by the Advisory Committee on Immunization Practices (ACIP) and United States



Preventive Services Task Force (USPSTF); and 2) coordinating with states to ensure that clinical standard references for preventive services and vaccines are consistent nationwide.