



*2026 Summer National Meeting
Columbus, Ohio*

HEALTH CARE AFFORDABILITY AND MITIGATION (B) WORKING GROUP

Thursday, August 13, 2026
10:15 – 11:15 a.m.

Meeting Summary Report

The Health Care Affordability and Mitigation (B) Working Group met Aug. 13, 2026. During this meeting, the Working Group:

1. Adopted its Spring National Meeting minutes (*see NAIC Proceedings – Spring 2026, Health Insurance and Managed Care (B) Committee, Attachment Four*).
2. Adopted its June 2, May 5, April 21, and April 7 minutes. During these meetings, the Working Group took the following action:
 - A. Discussed its work plan for the year with a focus on developing a series of short issue briefs covering state options for improving the affordability of health care. The Working Group received updates on the work of its drafting groups and compiled a list of potential topics to cover in the issue briefs.
 - B. Discussed the *State Options for Reducing Health Insurance Costs* document.
 - C. Discussed a list of policy topics to focus on when developing briefs describing state options for addressing health care affordability. The Working Group conducted a poll among its members to identify the top priority affordability options.
 - D. Heard presentations from the Georgetown University Center on Health Insurance Reforms (CHIR) and the Health Care Affordability Lab at Yale on drivers of health care costs and strategies for controlling them.
3. Heard a presentation from the Blue Cross and Blue Shield Association (BCBSA) on challenges posed by the independent dispute resolution process under the federal No Surprises Act and recommendations for mitigating them.
4. Heard a presentation from Equality Arlington on limited benefit health plans that consumers may view as alternatives to Marketplace health plans and how the plans affect consumer costs and risks.
5. Solicited input on the draft affordability issue briefs that the Working Group exposed July 13 for a 45-day public comment period ending August 31, 2026.