

## Draft Pending Adoption

Draft: 4/14/22

NAIC/American Indian and Alaska Native Liaison Committee  
Kansas City, Missouri  
April 6, 2022

The NAIC/American Indian and Alaska Native Liaison Committee met in Kansas City, MO, April 6, 2022. The following Liaison Committee members participated: Troy Downing, Chair (MT); Russell Toal, Vice Chair (NM); Lori K. Wing-Heier (AK); Trinidad Navarro (DE); Dean L. Cameron represented by Randy Pipal (ID); Grace Arnold (MN); Edward M. Deleon Guerrero (MP); Mike Causey represented by Kathy Shortt (NC); Jon Godfread represented by Colton Schulz (ND); Glen Mulready (OK); Andrew R. Stolfi (OR); Larry D. Deiter represented by Frank Marnell (SD); Mike Kreidler represented by Todd Dixon (WA); and Jeff Rude (WY). Also participating were Frank Pyle (DE); and Bob Biskupiak (MT).

### 1. Adopted its 2021 Fall National Meeting Minutes

Commissioner Downing said the Liaison Committee met Dec. 11, 2021.

Director Wing-Heier made a motion, seconded by Superintendent Toal, to adopt the Liaison Committee's Dec. 11, 2021, minutes (*see NAIC Proceedings – Fall 2021, NAIC/American Indian and Alaska Native Liaison Committee*). The motion passed unanimously.

### 2. Heard a Presentation on Communication and Outreach Within the American Indian Culture

Commissioner Downing said he met Pastor Bruce Plummer (Montana Indian Ministries) during an outreach meeting in Helena, MT, and he had a good conversation with Pastor Plummer regarding issues of cultural awareness that may facilitate or hinder communications with members of native populations. Although there is not one sweeping statement that can be made for every unique community, he said he found this experience valuable, and he asked Pastor Plummer to speak to the Liaison Committee about his insights into communications and awareness in Indian Country.

Pastor Plummer began his presentation with a prayer over the Liaison Committee. He said the focus of his presentation is on "Being an Indian," and he said he lives on the Fort Belknap Indian Reservation in Montana, which is a closed, domestic, protected reservation that is a federally recognized tribe. He said the Fort Belknap Indian Reservation is located 40 miles south of the Canadian border and 20 miles north of the Missouri River. He said it is home to two tribes, i.e., the Assiniboine, or Nakoda, and the Gros Ventre. He said the reservation is not subject to Montana, which is a good thing and a bad thing. He said there is a desperate need to make communication work with Montana, as the American Indian tribes are dying. When asked who they are, he said they are a tribal nation that emphasizes "we," not "I." However, he said there is a lot of water under the bridge to quote an old proverb between states and Native Americans, so there are more than 500 years of roadblocks to overcome. He said to start with, he is a spiritual chief who was made by his tribe, rather than an ancestry chief. He said in 2022, Native Americans are American citizens; however, this was not always the case. He said there are less than one billion Native Americans left, and they consider themselves caretakers of the land. While he said there are no do-overs in history because the past exists always and Native Americans have an excellent memory, now it is time for everyone to move on. He said when he is asked about what can be done to help preserve his people and his culture, he says education is an issue, as his parents only had a sixth-grade education. He said it is important to remember that there are many differences between American Indians and Alaska Natives, so outreach and communication efforts need to be customized according to tribe and area. To assist with this, he referred to the handout posted on the Event App that shows the strengths and differences between Native

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American and white American cultures. He said in collaborating with the best leaders, they need a hand up, not a handout, and they need education. Then, he said they need more education.

Commissioner Downing said he understands that Pastor Plummer's daughter is trying to solve the housing problem by opening their home to others who have no home. Pastor Plummer asked why those with resources would not share, because tribes share rather than save. Superintendent Toal asked what type of health services are available in Montana. Pastor Plummer said Montana did a survey that emphasizes the differences between federal Affordable Care Act (ACA) health care and Indian Health Service (IHS) health care. It found that the average age at death for a male in the U.S. is 75, but the average age at death for a Native American male is 55. He said that is because illness and chronic health conditions are ranked one to five; however, the amount budgeted for this care in the federal budget is enough to cover those ranked one only.

### 3. Heard a Presentation on Montana's Experience with the ACA and its COVID-19/Pandemic Response

Commissioner Downing said Lesa Evers (Montana Department of Public Health and Human Services—DPHHS) would discuss responses to the COVID-19 pandemic in tribal communities. He said she would discuss successes, hurdles, and lessons learned in vaccinating tribal members.

Ms. Evers said she is proud to say that the flags of all the tribal nations are flown at the entrance to the building she works in, and the state cares for the flags and protects them. She said she was born on a reservation but now lives outside of the reservation. She said there are seven reservations in Montana that cover 1,500 miles and eight jurisdictions, all of which are federally recognized. She said the Little Shell Tribe is trying to become the 754th tribe recognized by the federal government. She said in the governor's state of the state report said cardiovascular disease was the top reason for Native American deaths in Montana. She said Native Americans die at age 56 for men and 62 for women, while throughout the U.S., men die at age 75 and women at age 82. She said during a tour a few years ago, former Montana Insurance Commissioner Monica Lindeen traveled to all the tribes to educate them about the ACA. She said outreach was done via flyers, which were placed on bulletin boards at the grocery stores and clinics, as well as public service ads through tribal radio stations and via Facebook and other social media. She said they feed people and always bring food even if only one person shows up; it was worth it because that one person represented a whole group of people or a whole tribe, and that one person took the food as well as the message about the ACA back to that whole group of people or the whole tribe. She said one must build relationships to do this.

Ms. Evers said most Native Americans believe the IHS is a health insurance plan, but it is not; it is an extremely complicated health care system. She said it might cover the costs of health care provided, and it might not. She said Montana expanded Medicaid, which helped, but access to health care for the most critical is the number one issue. She said the IHS has five priority categories, but it only has funding for one—i.e., the very top level—so there is no preventative care, only care for the most critical cases, which is a problem. She said COVID-19 accelerated this problem due to the required isolation with some communities having checkpoints to control those who were able to enter reservations. She said it was difficult to track the spread because the state collects information by county, and there are 56; however, Native Americans want to hear about it by tribe. She said within six weeks, all tribes had been tested, with three of the tribes deciding to go through the state and the other three going elsewhere or providing their own. She said a total of 12,000 vaccinations were given, and the state did 8,000 of those. She said the Montana DPHHS has created good partnerships with the tribes by taking actions and providing home kits; however, COVID-19 has been devastating, with tribes having 19% of the cases and 32% of the deaths in Montana. She said lessons learned include: 1) commit to action; 2) remember that you are a guest on reservations; 3) do not expect large crowds; 4) bring food that you paid for and bring to-go boxes; and 5) do not overpromise.

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Superintendent Toal gave a shout out to New Mexico tribes and pueblos who did so well in getting vaccines delivered, and he said he really appreciates their efforts. Commissioner Rude asked if any ongoing partnerships had been formed through their efforts in Montana. Ms. Evers said some tribes did, and others did not.

### 4. Heard a Presentation on Consumer Outreach and Education About Fraud Within the American Indian Culture

Matthew Smith (Coalition Against Insurance Fraud—CAIF) said he has been working with Alaska as they take steps to include fraud in their mission statement. He said fraud always targets the most vulnerable parts of consumers. He said American Indians and Alaska Natives are very trusting people, which is why fraudsters prey on them. He asked the Liaison Committee members to check out the graph in his slides for more information about how to protect tribes from fraudsters and educate tribal members on what is good insurance so they can recognize bad insurance when fraudsters try to thrust it upon them. He said 78% of tribes are not hearing from their state insurance department. He referred state insurance regulators to the public information and outreach templates on the CAIF's website. He said customized videos and advertising are also available for any insurance department to use. He said the CAIF will train antifraud staff and teams on how to report and be protected from fraud. Director Wing-Heier said elders with cell phones are the most vulnerable sector of the country.

### 5. Discussed Other Matters

Commissioner Downing said he would like to address a few deliverables and time frames for the Liaison Committee. He said the first deliverable for consideration would be to produce a document on communication and cultural awareness with American Indian and Alaska Native communities. To gauge interest in an ad hoc group to define this tool to help bridge communications gaps between members of native communities and non-native industry and regulatory representatives, he asked members of the Liaison Committee to volunteer to be on the first ad hoc group.

Commissioner Downing said the second deliverable he would like to suggest is an ad hoc group to explore access to non-IHS health plans. He said this second ad hoc group would investigate issues with access and navigation of ACA Exchange Programs for American Indians and Alaska Natives.

Finally, Commissioner Downing said he would like to suggest an ad hoc group to explore deficits in access to coverage and put together suggestions for closing any market gaps. He said he would like any member of the Liaison Committee who is interested in being on one of the three ad hoc groups just noted to contact Lois E. Alexander (NAIC) and him so ad hoc group meetings can be scheduled. He said each group will have two to three members and will meet for a limited time to produce a specific product or deliverable.

Commissioner Downing said he would like to note that the Liaison Committee has two presenters from the Blue Cross Blue Shield of New Mexico lined up for an interim meeting that will be scheduled sometime before the Summer National Meeting at a date and time yet to be determined.

Commissioner Downing said he would like to use the rest of the meeting time to recommend that Liaison Committee members review the results of the two surveys—i.e., one for state insurance regulators and one for NAIC consumer representatives—about the goals of the Liaison Committee for 2022 in their head table member packets.

Having no further business, the NAIC/American Indian and Alaska Native Liaison Committee adjourned.

SharePoint/NAIC Support Staff Hub/Member Meetings/2022 Spring National Meeting/AIAN\_04min