

Draft date: 10/30/24

2024 Fall National Meeting
Denver, Colorado

NAIC/CONSUMER LIAISON COMMITTEE

Tuesday, November 19, 2024

1:30 – 3:30 p.m.

Gaylord Rockies Hotel—Aurora Ballroom A—Level 2

ROLL CALL

Grace Arnold, Chair	Minnesota	Chlora Lindley-Myers	Missouri
D.J. Bettencourt, Vice Chair	New Hampshire	Eric Dunning	Nebraska
Mark Fowler	Alabama	Scott Kipper	Nevada
Lori K. Wing-Heier	Alaska	Justin Zimmerman	New Jersey
Peni Itula Sapini Teo	American Samoa	Alice T. Kane	New Mexico
Alan McClain	Arkansas	Adrienne A. Harris	New York
Ricardo Lara	California	Mike Causey	North Carolina
Mike Conway	Colorado	Jon Godfread	North Dakota
Andrew N. Mais	Connecticut	Judith L. French	Ohio
Trinidad Navarro	Delaware	Glen Mulready	Oklahoma
Karima M. Woods	District of Columbia	Andrew R. Stolfi	Oregon
Dean L. Cameron	Idaho	Michael Humphreys	Pennsylvania
Ann Gillespie	Illinois	Alexander S. Adams Vega	Puerto Rico
Doug Ommen	Iowa	Cassie Brown	Texas
Vicki Schmidt	Kansas	Jon Pike	Utah
Timothy J. Temple	Louisiana	Scott A. White	Virginia
Marie Grant	Maryland	Mike Kreidler	Washington
Anita G. Fox	Michigan	Allan L. McVey	West Virginia
Mike Chaney	Mississippi	Nathan Houdek	Wisconsin

NAIC Support Staff: Lois Alexander

2024 NAIC Consumer Representatives

Amy Bach—*United Policyholders (UP)*
Kellan Baker—*Whitman-Walker Institute*
Stephani R. Becker—*Shriver Center on Poverty Law*
Ashley Blackburn—*Health Care For All (HCFA)*
Brendan M. Bridgeland—*Center for Insurance Research (CIR)*
Jaclyn de Medicci Bruneau—*Ceres Accelerator For Sustainable Capital Markets*

Bonnie Burns—*California Health Advocates (CHA)*
Jalisa Clark—*Georgetown University Center on Health Insurance Reforms*
Laura Colbert—*Georgians for a Healthy Future (GFHF)*
Symone Crawford—*Massachusetts Affordable Housing Alliance (MAHA)*
Brenda J. Cude—*University of Georgia*

Lucy Culp—*The Leukemia & Lymphoma Society (LLS)*
 Deborah Darcy—*American Kidney Fund (AKF)*
 Michael DeLong—*Consumer Federation of America (CFA)*
 Shamus Durac—*Rhode Island Parent Information Network (RIPIN)*
 Eric Ellsworth—*Consumers’ Checkbook*
 Erica Eversman—*Automotive Education and Policy Institute (AEPI)*
 Carly Fabian—*Public Citizen*
 Joseph Feldman—*Consumer Advocate*
 Adam Fox—*Colorado Consumer Health Initiative (CCHI)*
 Stephanie E. Hengst—*The AIDS Institute*
 Marguerite Herman—*Consumer Advocate*
 Claire Heyison—*Center on Budget and Policy Priorities (CBPP)*
 Kara Nett Hinkley—*The Amyotrophic Lateral Sclerosis (ALS) Association*
 Anna Howard—*American Cancer Society Center Action Network (ACS CAN)*
 Anna Hyde—*Arthritis Foundation*
 Janay Johnson—*American Heart Association*
 Amy Killelea—*Consumer Advocate*

Kenneth S. Klein—*California Western School of Law*
 Peter R. Kochenburger—*Southern University Law Center (SULC)*
 Dorianne Mason—*National Women’s Law Center (NWLC)*
 Erin L. Miller—*Community Catalyst*
 Carl E. Schmid II—*HIV+Hepatitis Policy Institute*
 Jennifer Snow—*National Alliance on Mental Illness (NAMI)*
 Deborah Steinberg—*Legal Action Center (LAC)*
 Christa L. Stevens—*Autism Speaks*
 Harold “Harry” M. Ting—*Health Care Consumer Advocate*
 Wayne Turner—*National Health Law Program (NHeLP)*
 Brent J. Walker—*Coalition Against Insurance Fraud (CAIF)*
 Richard Weber—*Life Insurance Consumer Advocacy Center (LICAC)*
 Caitlin Westerson—*United States of Care (USofCare)*
 Jackson Williams—*Dialysis Patient Citizens (DPC)*
 Silvia Yee—*Disability Rights Education and Defense Fund (DREDF)*

AGENDA

1. Observe the Presentation of Consumer Representatives’ Excellence in Consumer Advocacy Awards to Commissioner Michael Humphreys (PA) by *Amy Bach (UP)* and *Christa Stevens (Autism Speaks)* and to Commissioner Mike Kreidler (WA) by *Bonnie Burns (Consultant to Consumer Groups)* and *Brenda Cude (Individual Consumer Representative)*
2. Consider Adoption of its Summer National Meeting Minutes —*Commissioner Grace Arnold (MN)*
3. Hear a Presentation on How Regulators Can Help Consumer Reduce Risk and Reverse a Non-Renewal—*Amy Bach (UP)*
4. Hear a Presentation on the Election to Repair Remedy with All the Costs Benefits and Liabilities That Rebuilding It Yourself Entails—*Erica Eversman (AEPI)*

Attachment One



5. Hear a Presentation on the Use of Criminal History Data in Insurance Underwriting and Claim Evaluation—*Peter R. Kochenburger (SULC)*
6. Hear a Summary of the NAIC Consumer Representative Artificial Intelligence (AI) and Health Insurance Report—*Adam Fox (CCHI), Wayne Turner (NHHELP), and Silvia Yee (DREDF)*
7. Hear a Presentation on Consumer Challenges Accessing Medicare Advantage and Medicare Supplemental Plans—*Bonnie Burns (CHA) and Amy Killelea (Consumer Advocate)*
8. Hear an Update on How Recent and Upcoming Federal Actions Will Impact State Regulation of the Health Insurance Market—*Anna Howard (ACS CAN), Jennifer Snow (NAMI), and Deborah Steinberg (LAC)*
9. Discuss Any Other Matters Brought Before the Liaison Committee—*Commissioner Grace Arnold (MN)*
10. Adjournment