2023 Fall National Meeting
Orlando, Florida

NAIC/CONSUMER LIAISON COMMITTEE
Thursday, November 30, 2023
12:00 – 2:00 p.m.
Bonnet Creek—Bonnet Creek IV-XII & Corridor I—Level 1

ROLL CALL

Andrew R. Stolfi, Chair Oregon
Grace Arnold, Vice Chair Minnesota
Mark Fowler Alabama
Lori K. Wing-Heier Alaska
Peni Itula Sapini Teo American Samoa
Alan McClain Arkansas
Ricardo Lara California
Michael Conway Colorado
Andrew N. Mais Connecticut
Trinidad Navarro Delaware
Karima M. Woods District of Columbia
Michael Yaworsky Florida
Gordon I. Ito Hawaii
Dean L. Cameron Idaho
Dana Popish Severinghaus Illinois
Doug Ommen Iowa
Vicki Schmidt Kansas
James J. Donelon Louisiana
Kathleen A. Birrane Maryland
Anita G. Fox Michigan
Mike Chaney Mississippi
Chlora Lindley-Myers Missouri
Remedio C. Mafnas N. Mariana Islands
Eric Dunning Nebraska
Scott Kipper Nevada
D.J. Bettencourt New Hampshire
Adrienne A. Harris New York
Mike Causey North Carolina
Jon Godfread North Dakota
Judith L. French Ohio
Michael Humphreys Pennsylvania
Alexander S. Adams Vega Puerto Rico
Cassie Brown Texas
Jon Pike Utah
Scott A. White Virginia
Mike Kreidler Washington
Allan L. McVey West Virginia
Nathan Houdek Wisconsin

NAIC Support Staff: Lois E. Alexander

2023 NAIC Consumer Liaison Representatives

David Arkush Public Citizen’s Climate Program
Amy Bach United Policyholders (UP)
Kellan Baker Whitman-Walker Institute
Birny Birnbaum Center for Economic Justice (CEJ)
Janay Johnson
Karrol Kitt
Kenneth S. Klein
Rachel K. Klein
American Heart Association (AHA)
The University of Texas at Austin
California Western School of Law
The AIDS Institute
<table>
<thead>
<tr>
<th>Name</th>
<th>Organization/Role</th>
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<tbody>
<tr>
<td>Ashley Blackburn</td>
<td>Health Care For All (HCFA)</td>
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<tr>
<td>Brendan M. Bridgeland</td>
<td>Peter R. Kochenburger</td>
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<tr>
<td>Bonnie Burns</td>
<td>Southern University Law School</td>
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<tr>
<td>Tasha Carter</td>
<td>Maanasa Kona</td>
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<td>Georgetown University Center on Health Insurance Reforms (CHIR)</td>
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<tr>
<td>Symone N. Crawford</td>
<td>Massachusetts Affordable Housing Alliance (MAHA)</td>
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<td>Brenda J. Cude</td>
<td>Colin Reusch</td>
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<tr>
<td>Lucy Culp</td>
<td>Carl Schmid</td>
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<tr>
<td>Deborah Darcy</td>
<td>Coalition Against Insurance Fraud (CAIF)</td>
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<tr>
<td>Michael DeLong</td>
<td>Healthcare Consumer Advocate</td>
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<tr>
<td>Yosha P. Dotson</td>
<td>National Health Law Program (NHeLP)</td>
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<tr>
<td>Shamus Durac</td>
<td>Life Insurance Consumer Advocacy Center</td>
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<td>Eric Ellsworth</td>
<td>United States of Care, Dialysis Patient Citizens, Disability Rights</td>
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<tr>
<td>Erica L. Eversman</td>
<td>Education and Defense Fund (DREDF)</td>
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<td>Kelly Headrick</td>
<td>Consumers’ Checkbook/Center for the Study of Services</td>
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<td>Marguerite Herman</td>
<td>Automotive Education &amp; Policy Institute (AEPI)</td>
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<td>Kara Hinkley</td>
<td>Autism Speaks</td>
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<td>Anna Schwamlein Howard</td>
<td>Healthy Wyoming</td>
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<td>The Amyotrophic Lateral Sclerosis (ALS) Association</td>
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<td>American Cancer Society (ACS) Cancer Action Network (CAN)</td>
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**AGENDA**

1. **Observe a Presentation of Consumer Representatives’ Excellence in Consumer Advocacy Award—Bonnie Burns (Consultant to Consumer Groups) and Wayne Turner (NHeLP) —15 minutes**
2. Consider Adoption of its Summer National Meeting Minutes—
   Commissioner Andrew R. Stolfi (OR)

3. Receive a Summary of the Consumer Board of Trustees Meeting—
   Commissioner Andrew R. Stolfi (OR)

4. Receive the E-Vote Results for the Reaffirmation of its 2023 Mission Statement for 2024—Commissioner Andrew R. Stolfi (OR)

5. Hear a Presentation on How Recent and Upcoming Federal Actions Impact State Regulation of the Health Insurance Market—Carl Schmid (HIV+Hepatitis Policy Institute), Wayne Turner (NHeLP) and Lucy Culp (LLS)—15 minutes

6. Hear a Presentation on the Drivers of Medical Debt, Current State Protections, and Recent Federal Actions—Ashley Blackburn (HCFA), Janay Johnson (AHA), and Maanasa Kona (CHIR)—15 minutes

7. Hear a Presentation on Ways to Continue Expanding Access to Maternal Health Care Through Health Plan Networks and Essential Health Benefits (EHBs)—Dorianne Mason (NWLC)—15 minutes

8. Hear a Presentation on Addressing Property Insurance Market Failures with a Federal Catastrophe Reinsurance Program—Amy Bach, (UP) and Birny Birnbaum (CEJ)—25 minutes

9. Hear a Presentation on the Rapid Growth of Pet Insurance, Consumer Issues, and Concerns—Brendan M. Bridgeland (CIR)—15 minutes

10. Hear a Presentation on How Much of the Life Insurance Purchased in the U.S. Winds Up as a Death Claim—Richard Weber (LICAC)—20 minutes

11. Discuss Any Other Matters Brought Before the Committee—Commissioner Andrew R. Stolfi (OR)

12. Adjournment