

Draft date: 8/3/24

*2024 Summer National Meeting  
Chicago, Illinois*

**NAIC/CONSUMER LIAISON COMMITTEE**

Monday, August 12, 2024

11:45 a.m. – 1:45 p.m.

McCormick Place Convention Center-Grand Ballroom—Level 1

**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 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
Joy Y. Hatchette	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	Adam Fox	Colorado Consumer
Kellan Baker	Whitman-Walker Institute	Stephanie E. Hengst	Health Initiative
Stephani R. Becker	Shriver Center on Poverty Law	Marguerite Herman	The AIDS Institute
Ashley Blackburn	Health Care for All	Claire Heyison	Individual Consumer Advocate
Brendan M. Bridgeland	Center for Insurance Research	Kara Hinkley	Center for Budget and Policy Priorities
			The Amyotrophic

Jaclyn de Medicci Bruneau	Ceres-Ceres Accelerator for Sustainable Capital Markets	Anna Howard	Lateral Sclerosis Association
Bonnie Burns	California Health Advocates		American Cancer Society, Cancer Action Network
Jalisa Clark	Georgetown University Law Center on Health Insurance Reforms	Anna Hyde Janay Johnson	Arthritis Foundation American Heart Association
Laura Colbert	Georgians for a Healthy Future	Amy Killelea	Individual Consumer Advocate
Symone Crawford	Massachusetts Affordable Housing Alliance	Kenneth S. Klein Peter Kochenburger	California Western School of Law Southern University Law School
Brenda J. Cude	University of Georgia		National Women’s Law Community Catalyst
Lucy Culp	The Leukemia and Center Lymphoma Society	Dorianne Mason Erin L. Miller Carl E. Schmid II	HIV+ Hepatitis Policy National Alliance on Mental Illness-NAMI
Deborah Darcy	American Kidney Fund Institute	Jennifer Snow	Legal Action Center Autism Speaks
Michael DeLong	Consumer Federation of America	Deborah Steinberg Christa L. Stevens	Health Care Consumer Advocate
Shamus Durac	Rhode Island Parent Information Network	Harold LM Ting	National Health Law Program-NHLP
Eric Ellsworth	Consumers’ Checkbook	Wayne Turner	Coalition Against Insurance Fraud
Erica Eversman	Automotive Education and Policy Institute	Brent J. Walker	Life Insurance Consumer Advocacy Center-LICAC
Carly Fabian	Public Citizen		United States of Care Dialysis Patient Citizens
Joseph Feldman	Individual Consumer Advocate	Richard Weber Caitlin Westerson Jackson Williams Silvia Yee	Disability Rights Education and Defense Fund

**AGENDA**

1. Consider Adoption of its Spring National Meeting Minutes and Karrol Kitt Memorial—*Commissioner Grace Arnold (MN)* Attachment One
2. Hear a Presentation on Insurance Obstacles to Mental Health and Substance Use Disorder Care—*Joe Feldman (Individual Consumer Advocate), Jennifer Snow (NAMI), and Deb Steinberg (LAC)-20 minutes* Attachment Two

3. Hear a Presentation on The Impact of the Enhanced Premium Tax Credit on Uninsurance, Premiums, and State Innovation—Claire Heyison (CBPP) and Laura Colbert (GFHF)-10 minutes
4. Hear a Presentation on Important Changes to Essential Health Benefits in the Notice of Benefit and Payment Parameters 2025—Wayne Turner (NHLP) and Adam Fox (CCPI)-15 minutes
5. Hear a Presentation the Misuse of Indexed Life and Annuity Policy Illustrations—Richard Weber (LICAC)-10 minutes Attachment Three
6. Hear a Presentation on Readability Standards in State Insurance Laws—Brenda Cude (University of Georgia)-15 minutes Attachments Four and Five
7. Hear a Presentation on Whether Plaintiff’s Attorneys are the Cause of Rising Premiums—Kenneth Klein (California Western School of Law)-15 minutes
8. Hear a Presentation on Combatting Post-Disaster Fraud but Preserving Coverage-Amy Bach (UHelp) and Brent Walker (CAIF)-15 minutes
9. Hear a Presentation on the Progress and Challenges in U.S. Insurance Sector Disclosures in Navigating Climate Risks-Jaclyn de Medicci Bruneau (Ceres-Ceres)-10 minutes
10. Any Other Matters Brought Before the Committee  
—Commissioner Grace Arnold (MN)
11. Adjournment