

Draft date: 3/11/25

2025 Spring National Meeting
Indianapolis, Indiana

NAIC/CONSUMER LIAISON COMMITTEE

Sunday, March 23, 2025

12:45 – 2:15 p.m. ET

JW Marriott Indianapolis—JW Grand 5–10—Level 3

ROLL CALL

NAIC Member

Grace Arnold, Chair
 D.J. Bettencourt, Vice Chair
 Mark Fowler
 Lori K. Wing-Heier
 Peter M. Fuimaono
 Alan McClain
 Ricardo Lara
 Michael Conway
 Andrew N. Mais
 Trinidad Navarro
 Karima M. Woods
 Michael Yaworsky
 Jerry Bump
 Dean L. Cameron
 Ann Gillespie
 Timothy J. Temple
 Marie Grant
 Anita G. Fox
 Mike Chaney
 Angela L. Nelson
 Scott Kipper
 Justin Zimmerman
 Alice T. Kane
 Adrienne A. Harris
 Mike Causey
 Jon Godfread
 Judith L. French
 Glen Mulready
 Andrew R. Stolfi
 Michael Humphreys
 Alexander S. Adams Vega
 Cassie Brown
 Tregenza A. Roach

Representative

Grace Arnold, Chair
 D.J. Bettencourt, Vice Chair
 Larry Chapman
 Heather Carpenter
 Peter M. Fuimaono
 Alan McClain
 Ricardo Lara
 Michael Conway
 Kurt Swan
 Susan Jennette
 Sharon Shipp
 Sheryl Parker
 Sam Thomsen
 Randy Pipal
 Corbin McGhee
 Ron Henderson
 Marie Grant
 Renee Campbell
 Ryan Blakeney
 Jeana Thomas
 Scott Kipper
 Justin Zimmerman
 Margaret Pena
 Bhavna Agnihotri
 Angela Hatchell
 John Arnold
 Jana Jarrett
 Donna Dorr
 Andrew R. Stolfi
 Michael Humphreys
 Alexander S. Adams Vega
 Cindy Wright
 Tregenza A. Roach

State/Territory

Minnesota
 New Hampshire
 Alabama
 Alaska
 American Samoa
 Arkansas
 California
 Colorado
 Connecticut
 Delaware
 District of Columbia
 Florida
 Hawaii
 Idaho
 Illinois
 Louisiana
 Maryland
 Michigan
 Mississippi
 Missouri
 Nevada
 New Jersey
 New Mexico
 New York
 North Carolina
 North Dakota
 Ohio
 Oklahoma
 Oregon
 Pennsylvania
 Puerto Rico
 Texas
 U.S. Virgin Islands

Jon Pike
Scott A. White
Patty Kuderer
Allan L. McVey
Nathan Houdek
Jeff Rude

Tanji J. Northrup
Zuhairah Tillinghast
Patty Kuderer
Allan L. McVey
Sarah Smith
Jeff Rude

Utah
Virginia
Washington
West Virginia
Wisconsin
Wyoming

NAIC Support Staff: Lois E. Alexander

2025 NAIC Consumer Representatives

Theresa Alban— <i>Cystic Fibrosis Foundation (CFF)</i>	Stephanie E. Hengst— <i>The AIDS Institute</i>
Amy Bach— <i>United Policyholders (UP)</i>	Marguerite Herman— <i>Healthy Wyoming</i>
Kellan Baker— <i>Whitman-Walker Institute</i>	Brenda Claire Heyison— <i>Center for Budget and Policy Priorities (CBPP)</i>
Charles Bell— <i>Consumer Reports (CR)</i>	Anna Schwamlein Howard— <i>American Cancer Society Center Action Network (ACS CAN)</i>
Ashley Blackburn— <i>Health Care For All (HCFA)</i>	Anna Hyde— <i>Arthritis Foundation</i>
Brendan M. Bridgeland— <i>Center for Insurance Research (CIR)</i>	Janay Johnson— <i>American Heart Association</i>
Jaclyn de Medicci Bruneau— <i>Ceres</i>	Amy Killelea— <i>Individual Consumer Advocate</i>
Bonnie Burns— <i>California Health Advocates (CHA)</i>	Kenneth S. Klein— <i>Individual Consumer Advocate</i>
Jalisa Clark— <i>Georgetown University Center on Health Insurance Reforms</i>	Peter R. Kochenburger— <i>Individual Consumer Advocate</i>
Laura Colbert— <i>Georgians for a Healthy Future (GFHF)</i>	Erin Miller— <i>Community Catalyst</i>
Brenda J. Cude— <i>University of Georgia</i>	Carl E. Schmid, II— <i>HIV+Hepatitis Policy Institute</i>
Lucy Culp— <i>The Leukemia & Lymphoma Society (LLS)</i>	Jennifer Snow— <i>National Alliance on Mental Illness (NAMI)</i>
Deborah Darcy— <i>American Kidney Fund (AKF)</i>	Deborah Steinberg— <i>Legal Action Center (LAC)</i>
Michael DeLong— <i>Consumer Federation of America (CFA)</i>	Harry Ting— <i>Individual Health Care Consumer Advocate</i>
Shamus Durac— <i>Rhode Island Parent Information Network (RIPIN)</i>	Wayne Turner— <i>National Health Law Program (NHeLP)</i>
Eric Ellsworth— <i>Consumers' Checkbook, Center for the Study of Services</i>	Milo Vieland— <i>Legal Council for Health Justice</i>
Erica Eversman— <i>Automotive Education and Policy Institute (AEPI)</i>	Brent Walker— <i>Coalition Against Insurance Fraud (CAIF)</i>
Carly Fabian— <i>Public Citizen</i>	Richard M. Weber— <i>Life Insurance Consumer Advocacy Center (LICAC)</i>
Joseph Feldman— <i>Cover My Mental Health NFP</i>	Caitlin Westerson— <i>United States of Care (USofCare)</i>
Lauren Finke— <i>The Kennedy Forum (TKF)</i>	Jackson Williams— <i>Dialysis Patient Citizens (DPC)</i>
Adam Fox— <i>Colorado Consumer Health Initiative (CCHI)</i>	Sylvia Yee— <i>Disability Rights Education and Defense Fund (DREDF)</i>

AGENDA

1. Hear a Summary of the NAIC/Consumer Participation Board of Trustees Meeting—*Commissioner Grace Arnold (MN)*
2. Hear a Presentation on How Recent and Upcoming Federal Actions Will Impact State Regulation of the Health Insurance Market—*Stephanie Hengst (The AIDS Institute), Anna Hyde (Arthritis Foundation), and Wayne Turner (NHELP)—18 minutes*
3. Hear a Presentation on the Impact of Health System Consolidation on Affordability and Access for Consumers—*Caitlin Westerson (USofCare), Lucy Culp (LLS), and Ashley Blackburn (HCFA)—18 minutes*
4. Hear a Presentation entitled, Overburdened: The Dramatic Increase in Homeowners Insurance Premiums and its Impact on American Homeowners—*Michael DeLong (CFA)—18 minutes*
5. Hear a Presentation on the Insurance Problems in Los Angeles and What We Should Learn from Them—*Kenneth S. Klein (Individual Consumer Advocate) and Amy Bach (UP)—18 minutes*
6. Hear a Presentation on Consumers Needing Help Finding Insurance Advisors—*Richard M. Weber (LICAC) and Harry Ting (Individual Health Care Consumer Advocate)—18 minutes*
7. Discuss Any Other Matters Brought Before the Liaison Committee—*Commissioner Grace Arnold (MN)*
8. Adjournment