

2024 Fall National Meeting
Denver, Colorado

HEALTH INSURANCE AND MANAGED CARE (B) COMMITTEE

Tuesday, November 19, 2024
9:30 – 10:45 a.m.

Meeting Summary Report

The Health Insurance and Managed Care (B) Committee met Nov. 19, 2024. During this meeting, the Committee:

1. Adopted its Summer National Meeting minutes.
2. Adopted the report of the Consumer Information (B) Subgroup, including its Oct. 18 minutes. During this meeting, the Subgroup took the following action:
 - A. Adopted its Oct. 8 and Aug. 29 minutes. During these meetings, the Subgroup took the following action:
 - i. Reviewed the NAIC's *Frequently Asked Questions About Health Care Reform* document (FAQ document), which is updated yearly before the open enrollment period begins so state insurance regulators have accurate information to answer consumers' questions.
 - ii. Discussed the use of current NAIC guides developed by the Subgroup.
 - B. Discussed and adopted revisions to the FAQ document.
 - C. Discussed potential future Subgroup projects, including using SurveyMonkey to solicit suggestions for a consumer guide on prior authorization.
3. Adopted the report of the Health Innovations (B) Working Group, including its Oct. 15 minutes. During this meeting, the Working Group took the following action:
 - A. Heard a presentation on hospital price caps in Oregon, which limits payments to hospitals in the state employee plan to 200% of the Medicare amount.
 - B. Heard presentations from the Center on Health Insurance Reforms (CHIR) and AHIP on federal transparency in coverage (TIC) requirements.
 - C. Heard a presentation from the PhRMA Foundation on a U.S. Department of Veterans Affairs (VA) program that helps veterans understand their prescription drugs, eliminate prescriptions that are no longer needed, and prevent conflicting drug usage.
4. Adopted the report of the Health Actuarial (B) Task Force.
5. Adopted the report of the Long-Term Care Insurance (B) Task Force.
6. Adopted the report of the Regulatory Framework (B) Task Force.
7. Adopted the report of the Senior Issues (B) Task Force.
8. Adopted its 2025 proposed charges and its task forces' 2025 proposed charges.



9. Adopted revisions to the *Model Regulation to Implement the Accident and Sickness Insurance Minimum Standards Model Act* (#171). The revisions update the model for consistency with its model act, the *Supplementary and Short-Term Health Insurance Minimum Standards Model Act* (#170).
10. Heard a presentation from NORC at the University of Chicago on research to assess the use of artificial intelligence (AI) to conduct utilization management. The presentation discussed a recent report on the use of AI in health insurance and its key findings regarding health benefit plan use, impact, and regulatory oversight. The presentation also outlined recommendations related to its use, such as transparency, accountability, and ensuring effective oversight.
11. Heard a presentation from the Center for Insurance Policy and Research (CIPR) on small group market trends.
12. Heard an update from the federal Center for Consumer Information and Insurance Oversight (CCIIO) on recent activities of interest to the Committee.