

*2020 Fall National Meeting
Virtual Meeting*

NAIC/CONSUMER LIAISON COMMITTEE

Thursday, December 3, 2020

2:00 – 3:30 p.m. ET / 1:00 – 2:30 p.m. CT / 12:00 – 1:30 p.m. MT / 11:00 a.m. – 12:30 p.m. PT

Meeting Summary Report

The NAIC/Consumer Liaison Committee met Dec. 3, 2020. During this meeting, the Liaison Committee:

1. Heard a presentation from Ken Klein (California Western School of Law) on the insurability of natural disasters. This presentation highlighted consumers' perception of full coverage in case of natural disasters and finding upon claim that one's home is underinsured due to rebuilding cost estimating tools recommending insufficient coverage limits.
2. Heard a presentation from Sarah Lueck (Center on Budget and Policy Priorities) and Laura Colbert (Georgians for a Health Future) on health care reform developments. This presentation focused on potential federal changes based on the election and the need for additional consumer education and consumer protection in the form of affordability and comprehensiveness of health care coverage, especially during the COVID-19 pandemic.
3. Heard a presentation from Harry Ting (Healthcare Consumer Advocate) on consumer protection from unethical health insurance marketing and sales practices. This presentation focused on misrepresentation of coverage by insurance producers and lead generating companies about short-term limited benefit health plans, health care sharing ministries (HCSMs), association plans, and discount drug cards.
4. Heard a presentation from Thomas Callahan (Massachusetts Affordable Housing Alliance) and Ashley Blackburn (Community Catalyst) on leveraging health plan capital for affordable housing and community development. This presentation discussed how health insurance companies could use excess profits to level the field of disparity and discrimination by funding low-cost loans to renters, which would improve the health of at risk areas leading to lower premium and more affordable coverage.
5. Heard a presentation from Peter Kochenburger (University of Connecticut School of Law) on insurers' use of consumers' criminal history information. This presentation discussed the use of criminal arrest records for insurance underwriting and claims, especially regarding the correction of such records and consumers' history when such records are found to be inaccurate or laws have de-criminalized offenses.

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