The NAIC/Consumer Liaison Committee met Dec. 9, 2019. During this meeting, the Liaison Committee:

1. Adopted its Summer National Meeting minutes.

2. Observed presentation of the Excellence in Consumer Advocacy award from NAIC consumer representatives to Michael Conway (CO).

3. Heard a presentation from Birny Birnbaum (Center for Economic Justice—CEJ) on what state insurance regulators can do to promote retirement security. This presentation focused on the health (Long Term Care) and non-health gaps (Life and Annuity) in consumer education and consumer protection, current NAIC committee activities and a consumer-focused strategy to fill the gaps.

4. Heard a presentation from Amy Bach (United Policyholders-UP) on navigating troubled waters using residual markets. This presentation explained California’s current situation, recapped what UP, the California Department of Insurance-CDI, the California’s FAIR Plan-CFP and partners are doing to navigate troubled waters, and briefly reviewed Florida’s experience.

5. Heard a presentation from Erica Eversman (Automotive Education and Policy Institute—AEPI) on consumers filing complaints or reporting improper insurer behavior in the automobile repair context. This presentation shed light on the fact that critical problems for consumers filing complaints or reporting improper insurer behavior in the automobile repair context is that consumers have no idea why it may be important for them to have particular repair procedures or parts used in the repair of their vehicles.

6. Heard a presentation from Claire McAndrew (Families, USA) and Sarah Lueck (Center on Budget and Policy Priorities—CBPP) on protecting patients from surprise medical bills and the impact of other Federal policy changes on consumers. This presentation discussed the importance of federal protections against surprise medical bills, provided an update on the status of surprise medical bill legislation in Congress, and highlighted implications for state insurance regulators. It also discussed other federal policy changes - including changes made by the federal government, Congress, or the courts - that would impact coverage and care for consumers and the work of state insurance regulators.

7. Heard a presentation from Deborah Darcy (American Kidney Fund-AKF) on clarifying insurance coverage of living donors. This presentation provided recommendations to state insurance regulators on the need for clear guidance in health insurance documentation and how complaints to commissioners should be resolved by the health insurance of the recipient paying the medical bills.

8. Heard a presentation from Katie Keith (Out2Enroll) and Silvia Yee (Disability Rights Education and Defense Fund—DREDF) on raising consumer concerns about wellness programs. In light of a recently announced federal opportunity for states to expand wellness programs to the individual market, this presentation highlighted the latest data on wellness programs, recent legal challenges, consumer concerns, and recommendations for state regulators.

9. Heard a presentation from Matthew Smith (Coalition Against Insurance Fraud-CAIF) and Dan Kreitman Healthcare Fraud Prevention Partnership (HFPP) on how HFPP is protecting Americans from insurance fraud. This presentation acquainted commissioners and the consumer representatives with the HFPP, its history, purpose and how it could assist regulators in protecting their citizens.