

2024 Spring National Meeting
Phoenix, Arizona

REGULATORY FRAMEWORK (B) TASK FORCE

Saturday, March 16, 2024
11:30 a.m. – 12:30 p.m.

Meeting Summary Report

The Regulatory Framework (B) Task Force met March 16, 2024. During this meeting, the Task Force:

1. Adopted its 2023 Fall National Meeting minutes.
2. Adopted the report of the Accident and Sickness Insurance Minimum Standards (B) Subgroup, including its Feb. 26, Feb. 12, and Jan. 29 minutes. During these meetings, the Subgroup took the following action:
 - A. Discussed the Dec. 1, 2023, comments received on the Oct. 12, 2023, draft of proposed revisions to the *Model Regulation to Implement the Accident and Sickness Insurance Minimum Standards Model Act* (#171).
3. Adopted the report of the Employee Retirement Income Security Act (ERISA) (B) Working Group.
4. Adopted the report of the Mental Health Parity and Addiction Equity Act (MHPAEA) (B) Working Group, including its Dec. 2, 2023, minutes. The Working Group will meet March 17. During this meeting, the Working Group plans to take the following action:
 - A. Hear presentations on opioid use disorder and medication for opioid use disorder (MOUD).
 - B. Meet in regulator-to-regulator session, pursuant to paragraph 8 (consideration of strategic planning issues) of the NAIC Policy Statement on Open Meetings, to continue discussion of the opioid use disorder issue.
5. Adopted the report of the Pharmacy Benefit Manager Regulatory Issues (B) Subgroup.
6. Received an update on the work of the Accident and Sickness Insurance Minimum Standards (B) Subgroup. The Subgroup is currently reviewing and discussing the comments received on the Oct. 12, 2023, draft of proposed revisions to Model #171. The Subgroup hopes to complete its review of the comments prior to the Summer National Meeting and forward the revised draft to the Task Force for its consideration.
7. Heard a presentation from the American Bankers Association (ABA) Health Savings Account (HSA) Council on embedded insurance code provisions protecting HSAs. The presentation highlighted 2023 state legislative activity using embedded insurance code provisions to carve out or exempt HSAs from certain benefit mandate/limited cost-sharing bills and copayment accumulator bills to protect the ability of HSA account holders to continue to use their HSA. The presentation also discussed the ABA HSA Council's 2024 state advocacy initiatives and priorities, which include working with states to expand the number of states that have enacted embedded insurance code provisions. Currently, eight



states have such provisions. The presentation included an “ask” that the Task Force work with state Departments of Insurance (DOIs) and other stakeholders to adopt embedded insurance code provisions to protect HSAs.

8. Discussed draft proposed revised 2024 charges for the Pharmacy Benefit Manager Regulatory Issues (B) Subgroup. The proposed revised charges would expand the scope of the current Subgroup’s work to include other entities in the prescription drug ecosystem. The Task Force set a 30-day public comment period to receive comments on the draft proposed revised 2024 charges. Following the end of the public comment period, the Task Force will meet to discuss the comments received and consider adoption of the revised charges.
9. Heard information on World Hypertension Day, which is May 17.