2026 Fall National Meeting
Dallas, Texas

HEALTH INSURANCE AND MANAGED CARE (B) COMMITTEE
Tuesday, November 17, 2026
10:45 a.m. – 12:00 p.m.

Meeting Summary Report

The Health Insurance and Managed Care (B) Committee met Nov. 17, 2026. During this meeting, the Committee:

1. Adopted its Summer National Meeting minutes (*see NAIC Proceedings – Summer 2026, Health Insurance and Managed Care (B) Committee)* .

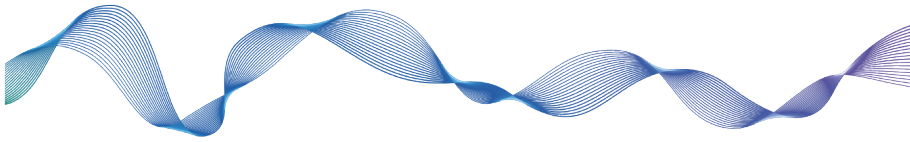
2. Adopted the report of the Consumer Information (B) Working Group, including its Oct. 27 and Oct. 7 minutes. During these meetings, the Working Group took the following action:
   A. Discussed and adopted a revised *Frequently Asked Questions About Health Care Reform* (FAQ) document.
   B. Discussed and adopted a consumer guide on the federal No Surprises Act (NSA).
   C. Continued its discussion of a proposed consumer guide on mental health parity. The Working Group hopes to adopt the consumer guide by the end of the year or early next year.

3. Adopted the report of the Health Care Affordability and Mitigation (B) Working Group, which met Nov. 15. During this meeting, the Working Group:
   A. Adopted its Summer National Meeting minutes (*see NAIC Proceedings – Summer 2026, Health Insurance and Managed Care (B) Committee, Attachment Three).*
   B. Adopted *State Options for Reducing Health Insurance Costs*. The document is intended to educate state insurance regulators and other stakeholders on six topics related to health insurance affordability.
   C. Heard a presentation from the Arthritis Foundation on how health care affordability affects consumers. The presentation shared statistics on consumer experiences with price transparency and recommended actions for state insurance regulators.
   D. Discussed its 2027 work plan. Working Group members emphasized the continuing importance of prior authorization (PA) and gathering additional data, while interested parties suggested attention to coding intensity and access to care.

4. Adopted the report of the Health Actuarial (B) Task Force.

5. Adopted the report of the Regulatory Framework (B) Task Force.

6. Adopted the report of the Senior Issues (B) Task Force.



7. Adopted its 2027 proposed charges and its task forces' 2027 proposed charges.

8. Adopted the *State Options for Reducing Health Insurance Costs*, which the Health Care Affordability and Mitigation (B) Working Group adopted Nov. 15. Developed as part of the Committee's work related to its 2026 priority on health care affordability, the document outlines options states can consider for reducing health insurance costs.

9. Heard remarks from the federal Centers for Medicare & Medicaid Services (CMS) on Custom Health Option and Individual Care Expense (CHOICE) arrangements. Formerly known as individual coverage health reimbursement arrangements (ICHRAs), CHOICE arrangements are employer-funded arrangements that give employees tax-free money to buy their own individual health insurance or Medicare coverage instead of enrolling in a traditional group health plan. They are designed to provide more coverage options for small businesses that want to offer health insurance coverage to their employees.

10. Heard remarks from the federal Center for Consumer Information and Insurance Oversight (CCIIO) on activities it has already implemented and plans to implement to deliver high-quality health care and lower health care costs for consumers. The discussion highlighted some of the CCIIO's main priorities, including targeting fraud, waste, and abuse and price transparency. The CCIIO also discussed the importance of continued state-federal coordination on the implementation of federal laws and regulations.