

Tracking of NAIC Consumer Representatives' Requests

May 8, 2013

1. From time to time, NAIC consumer representatives bring issues to the NAIC/Consumer Liaison Committee during NAIC national meetings.
2. If a consumer representative is requesting specific action by the NAIC, an “NAIC Consumer Liaison Representative Recommendation to the NAIC Executive (EX) Committee” request form with the specific action noted should be submitted to the NAIC. This request form should also be included as part of the presentation slides and handouts provided to the NAIC/Consumer Liaison Committee within thirty (30) days, or as soon as practical, after the presentation. (request form attached)
3. All requests will be provided to the Consumer Board of Trustees by the NAIC staff support for the NAIC/Consumer Liaison Committee. The Consumer Board of Trustees will review the requests for informational purposes and will serve as a central point for the tracking and communication of requests within the NAIC.
4. The NAIC staff support for the NAIC/Consumer Liaison Committee will coordinate with the NAIC staff support for the appropriate referral committee to obtain its feedback on the request.
5. The NAIC staff support for the NAIC/Consumer Liaison Committee will provide this feedback to the chair of the Consumer Board of Trustees and the chair of the NAIC/Consumer Liaison Committee within thirty (30) days, or as soon as practical, after receiving the consumer representative request during an NAIC national meeting.
6. The chair of the NAIC/Consumer Liaison Committee and the chair of the Consumer Board of Trustees will review the feedback and provide input to the NAIC Executive (EX) Committee, as may be appropriate.
7. For any request for an amended or new charge, no further action will be taken unless an amended or new charge is adopted by the NAIC Executive (EX) Committee and Plenary. The NAIC (EX) Executive Committee may pursue any action consistent with the NAIC Bylaws.
8. An update on the status of the NAIC consumer representatives’ requests will be posted on the NAIC website and provided at each NAIC national meeting during the NAIC/Consumer Liaison Committee meeting and the Consumer Board of Trustees’ meeting.

Advisory Note

NAIC committees generally adopt their annual charges during the NAIC Fall National Meeting.

The NAIC membership generally adopts its annual charges and sets the priorities for the year during or shortly after the NAIC Commissioners Conference in February.

Consumer representatives are encouraged to work within the normal committee process of the NAIC for the development and adoption of charges each year.

NAIC CONSUMER LIAISON
REPRESENTATIVE RECOMMENDATION
TO THE NAIC EXECUTIVE (EX) COMMITTEE

(Please submit completed request form to Lois Alexander (NAIC) for processing)

RECOMMENDED BY: Yosha Dotson

DATE: September 8, 2023

ISSUE:

The recently released Consumer Representative report on preventive services access indicates that there are significant challenges for plan compliance with state and federal preventive services coverage and cost-sharing. Compliance gaps are exacerbating health inequities, as research has also found that communities who have been marginalized and disenfranchised are less likely to have access to necessary preventive services and could profoundly benefit from increased utilization of zero dollar cost sharing preventive services. The NAIC should support regulators to identify consistent practices across states to monitor plan compliance with these important consumer protections and develop guidelines that state regulators can use to improve access to preventive services without cost sharing in their states.

COMMITTEE REFERRAL RECOMMENDATION:

(A)_____ (B)X (C)_____ (D)_____ (E)_____ (F)_____ (G)_____

ACTION REQUESTED/CHARGE RECOMMENDED:

We recommend that the B Committee convene a working group to focus on ways in which state regulators can address barriers and improve access to insurer-covered no cost preventive services. Actions could include development of standardized guidance for regulators to inform best practices for oversight and enforcement, improve consumer education on the availability of preventive services, and develop solutions on how states can overcome other barriers to the use of preventive services, including resolving consumer complaints. In conducting this work, the Committee should seek the input of regulators, consumer representatives, insurers, providers, claims processing and billing specialists, and subject matter experts.

NAIC ACTION:

RECOMMENDATION ACCEPTED: _____

RECOMMENDATION DECLINED: _____