



2023 Spring National Meeting
Louisville, Kentucky

CONSUMER LIAISON COMMITTEE

Tuesday, March 21, 2023

3:00 – 5:00 p.m.

Meeting Summary Report

The Consumer Liaison Committee met March 21, 2023. During this meeting, the Committee:

1. Adopted its 2022 Fall National Meeting minutes.
2. Heard a presentation from the Rhode Island Parent Information Network (RIPIN), the American Cancer Society, and the Center on Health Insurance Reforms (CHIR) on the Barriers to Enrollment. This presentation is important to state insurance regulators and consumers because it explained the timing and reasons for the rewinding of Medicaid and what state insurance regulators could do to assist them.
3. Heard a presentation from Health Care for All (HCFA), the Leukemia & Lymphoma Society (LLS), Consumers' Checkbook, and the HIV + Hepatitis Policy Institute on "Obstacles to Medically Necessary Care – Part 1: Delays and Red Tape Due to Prior Authorization." In this presentation, the spotlight was about how difficult it is and how long it takes, especially for the underserved communities, to get the prior authorizations needed for urgently needed care and how state insurance regulators could provide much needed assistance.
4. Heard Part 1 of a presentation on obstacles to medically necessary care from the National Women's Law Center (NWLC) and the National Health Law Program (NHeLP). The presentation discussed the refusal of care and network adequacy, especially reproductive health services and pre-exposure prophylaxis (PrEP) for HIV from religiously affiliated providers in areas that are geographically bent toward facilities of this type. It was important for state insurance regulators to hear how challenging these situations are for consumers.
5. Heard a presentation from the Life Insurance Consumer Advocacy Center calling attention to the dilemma of current assumption policy illustrations for indexed universal life (IUL) and other life policies. This presentation is important to consumers, industry, and state insurance regulators because it draws focus to the effect of low investment rates and their long-term effects on life insurance policies.
6. Heard a presentation from the Center for Economic Justice (CEJ) on dark patterns in digital communications that addressed the perils of the insurance industry moving from paper to digital consumer interactions. This presentation is important to insurance consumers, industry, and state regulators because it pointed to an issue that causes consumers to unwittingly share personal data that did not exist within a paper society but that is very much a concern in today's digital society.



7. Heard a presentation on aftermarket parts noting that imitation parts are often not equal when it comes to consumer safety, protection, and the continuation of vehicle warranties. This presentation is important to insurance consumers and state insurance regulators because it identified the differences in manufacturing parts versus vehicle parts produced for the use in repairs following accidents.