



2026 SPRING NATIONAL MEETING  
SAN DIEGO, CA



Draft date: 3/6/26

*2026 Spring National Meeting  
San Diego, California*

**HEALTH CARE AFFORDABILITY AND MITIGATION (B) WORKING GROUP**

Tuesday, March 24, 2026

10:00 – 11:00 a.m.

Manchester Grand Hyatt—Grand Hall A—Level 1

**ROLL CALL**

Kate Harris, Chair	Colorado	Viara Ianakieva/ Margaret Pena	New Mexico
Kevin P. Beagan, Vice Chair	Massachusetts	Chrystal Bartuska	North Dakota
Anthony L. Williams	Alabama	Kristin Cly	Ohio
Sarah S. Bailey/ Jeanne Murray	Alaska	Carlos Vallés	Puerto Rico
Gio Espinosa	Arizona	Jill Kruger	South Dakota
Howard Liebers	District of Columbia	Rachel Bowden/ R. Michael Markham	Texas
Alex Peck	Indiana	Tanji J. Northrup	Utah
Andria Seip	Iowa	Todd Lovshin	Washington
Julie Holmes	Kansas	Joylynn Fix	West Virginia
Jamie Sextion	Maryland	Coral Manning	Wisconsin
Amy Hoyt/Jeana Thomas	Missouri		

NAIC Committee Support: Joe Tuschner

**AGENDA**

1. Consider Adoption of its March 10 Minutes—*Kate Harris (CO)* Attachment A
2. Discuss its 2026 Charges and Work Plan—*Kate Harris (CO)*
3. Hear a Presentation from Brown University and the Colorado Consumer Health Initiative (CCHI) on Hospital Costs—*Lindsey Murtagh (Brown University) and Adam Fox (CCHI)*
4. Hear a Presentation from the Center on Budget and Policy Priorities (CBPP) and Georgians for a Healthy Future (GHF) on State-Based Marketplace Strategies for Controlling Costs—*Claire Heyison (CBPP) and Laura Colbert (GHF)*
5. Hear Input on Working Group Activities from State Insurance Regulators and Interested Parties—*Kate Harris (CO)*



6. Discuss Any Other Matters Brought Before the Working Group  
—*Kate Harris (CO)*
7. Adjournment

## Attachment A

Draft: 3/17/26

Health Care Affordability and Mitigation (B) Working Group  
Virtual Meeting  
March 10, 2026

The Health Care Affordability and Mitigation (B) Working Group of the Health Insurance and Managed Care (B) Committee met March 10, 2026. The following Working Group members participated: Kate Harris, Chair (CO); Kevin P. Beagan, Vice Chair (MA); Sarah S. Bailey (AK); Andria Seip (IA); Alex Peck (IN); Julie Holmes (KS); Amy Hoyt (MO); Chrystal Bartuska (ND); Viara Ianakieva (NM); Kristin Cly (OH); Jill Kruger (SD); Rachel Bowden (TX); Tanji J. Northrup (UT); Jane Beyer and Todd Lovshin (WA); Joylynn Fix (WV); and Coral Manning (WI). Also participating was Martin Swanson (NE).

### 1. Discussed its Charges and Work Plan

Harris reviewed the Working Group's charges, focusing on changes from the Health Innovations (B) Working Group's charges. She said the charges for the two groups are similar, but the Health Care Affordability and Mitigation (B) Working Group's charges specifically focus on factors that contribute to rising health care costs and insurance premiums. She said she would like to look at factors broadly, as they should be tied to premiums of state-regulated health insurance, but need not be directly tied. She also wants to focus on solutions, looking at practices that are working in one or more states.

Harris said the Working Group's goal is to produce a document that highlights affordability strategies. She would like the document to be usable for state policymakers. Rather than being a long white paper, Harris expects the Working Group to produce a series of one- or two-page briefs. The briefs would describe practices underway in states or well-supported by research.

Harris proposed a rough work plan and asked for the group's comments. She said the Working Group would first develop an outline, then form a drafting group, and later release a draft of the collection of briefs by the end of the summer. She said the Working Group would hope to finalize the document by the 2026 Fall National Meeting. Beagan said the Working Group is looking for ideas, whether about benefits or cost inputs. He said the Working Group should work to stay focused once it decides which affordability topics to cover.

Jeff Klein (American Bankers Association—ABA) suggested the Property and Casualty Insurance (C) Committee's Affordability Playbook as a model for the Working Group. Kristen Hathaway (AHIP) said affordability is a top issue for AHIP, and she promised to share materials the organization has already developed.

Kruger said it is appropriate for the Working Group's timeline to be aggressive, and producing a product quickly will be helpful for states like South Dakota that have not developed affordability strategies of their own.

## 2. Discussed State Affordability and Mitigation Activities

Harris reviewed topics that the Health Innovations (B) Working Group considered over the last several years. She listed presentations on: state affordability efforts collected by the Milbank Memorial Fund; hospital prices; hospital cost tool from the National Academy for State Health Policy (NASHP); hospital facility fees; price transparency; Colorado 1332 waiver; coverage of obesity drugs; prescription formularies; state essential health benefit (EHB) selections; multistate prescription drug purchasing; value-based care from AHIP; Centers for Medicare & Medicaid Services' (CMS) AHEAD model; and private equity in health care.

The Working Group added additional topics for consideration. Beagan said the cost of inputs is a concern in Massachusetts, particularly prescription drugs. He said information from NAIC's pharmacy benefit management (PBM) working groups may be helpful.

Fix said the PBM groups are happy to partner with the Health Affordability and Mitigation (B) Working Group. She added facility fees to the group's list of priorities. Bartuska seconded a focus on facility fees and also mentioned the practice of billing diagnostic or treatment services along with a preventive visit.

Beagan mentioned limited benefit plans as options that can increase choice and reduce costs, even if they are not right for everyone. Beyer suggested prescription drug affordability boards, state actions to address medical debt, and vertical integration as additional topics. Swanson raised the question of the actual cost of care and its relation to the amounts charged to insurers.

Harris asked the Working Group and interested parties to send any additional topic areas by Friday, March 13. She said the Working Group would discuss a draft list of topics during its meeting at the Spring National Meeting.

Having no further business, the Health Affordability and Mitigation (B) Working Group adjourned.

SharePoint/NAIC Support Staff Hub/B CMTE/HCAM/Minutes 3.10