Draft date: 7/28/26

2026 Summer National Meeting
Columbus, Ohio

NAIC/CONSUMER LIAISON COMMITTEE
Tuesday, August 11, 2026
12:45 – 2:15 p.m.
Diplomat Convention Center—Great Hall 3–6—Level 3

ROLL CALL

D.J. Bettencourt, Chair	D.J. Bettencourt, Chair	New Hampshire
Marie Grant, Vice Chair	Marie Grant, Vice Chair	Maryland
Mark Fowler	Larry Chapman	Alabama
Heather Carpenter	Heather Carpenter	Alaska
Peter M. Fuimaono	Elizabeth Perri	American Samoa
Charles Bassett	Charles Bassett	Arizona
Ricardo Lara	Ricardo Lara	California
Michael Conway	Michael Conway	Colorado
Joshua Hershman	Kurt Swan	Connecticut
Trinidad Navarro	Jessica R. Luff	Delaware
Karima M. Woods	Howard Liebers	District of Columbia
Michael Yaworsky	Sheryl Parker	Florida
Dean L. Cameron	Dean L. Cameron	Idaho
Ann Gillespie	Corbin McGhee	Illinois
Timothy J. Temple	Ron Henderson	Louisiana
Anita G. Fox	Renee Campbell	Michigan
Grace Arnold	Grace Arnold	Minnesota
Mike Chaney	Ryan Blakeney	Mississippi
Angela L. Nelson	Angela L. Nelson	Missouri
Eric Dunning	Martin Swanson	Nebraska
Ned Gaines	Roger Hayashi	Nevada
Susan Ochs	Susan Ochs	New Jersey
Alice T. Kane	Margaret Pena	New Mexico
Kaitlin Ascrow	Avani Shah	New York
Mike Causey	Angela Hatchell	North Carolina
Jon Godfread	John Arnold	North Dakota
Remedio C. Mafnas	Remedio C. Mafnas	Northern Mariana Islands
Judith L. French	Jana Jarrett	Ohio
Glen Mulready	Donna Dorr	Oklahoma
TK Keen	TK Keen	Oregon

Michael Humphreys	Michael Humphreys	Pennsylvania
Amada Crawford	Matt Tapp	Texas
Tregenza A. Roach	Tregenza A. Roach	U.S. Virgin Islands
Jon Pike	Tanji J. Northrup	Utah
Kaj Samsom	Joe Valenti	Vermont
Scott A. White	Zuhairah Tillinghast	Virginia
Patty Kuderer	Andrew Davis	Washington
Erin K. Hunter	Vicki Jones	West Virginia
Nathan Houdek	Sarah Smith	Wisconsin

NAIC Committee Support: Eryn Campbell/Brenda Rourke

2026 NAIC Consumer Representatives

Theresa Alban—*Cystic Fibrosis Foundation (CFF)*
Ben Anderson—*Families USA*
Amy Bach—*United Policyholders (UP)*
Kellan Baker—*Movement Advancement Project (MAP)*
Charles Bell—*Consumer Reports (CR)*
Brendan Bridgeland—*Center for Insurance Research (CIR)*
Bonnie Burns—*California Health Advocates (CHA)*
Cara Cheevers—*Inseparable*
Laura Colbert—*Georgians for a Healthy Future (GFHF)*
Brenda J. Cude—*Individual Consumer Advocate*
Lucy Culp—*Blood Cancer United*
Deborah Darcy—*American Kidney Fund (AKF)*
Michael DeLong—*Consumer Federation of America (CFA)*
Jaclyn de Medicci Bruneau—*Ceres*
Shamus Durac—*Rhode Island Parent Information Network (RIPIN)*
Eric Ellsworth—*Consumers' Checkbook, Center for the Study of Services*
Erica Eversman—*Automotive Education & Policy Institute (AEPI)*
Joseph Feldman—*Cover My Mental Health*
Lauren Finke—*The Kennedy Forum*
Adam Fox—*Colorado Consumer Health Initiative (CCHI)*
Elizabeth Hagan—*United States of Care*
Stephanie E. Hengst—*The AIDS Institute*
Marguerite Herman—*Healthy Wyoming*
Brenda Claire Heyison—*Center for Budget and Policy Priorities (CBPP)*
Anna Schwamlein Howard—*American Cancer Society Center Action Network (ACS CAN)*
Anna Hyde—*Arthritis Foundation*
Janay Johnson—*American Heart Association*
Amy Killelea—*Equality Arlington*
Kenneth Klein—*Individual Consumer Advocate*
Peter R. Kochenburger—*Individual Consumer Advocate*
Lindsey Murtagh—*Individual Consumer Advocate*
Sarah Phillips—*The Carter Center*
Carl Schmid II—*HIV+Hepatitis Policy Institute*
Jennifer Snow—*National Alliance on Mental Illness (NAMI)*
Deborah Steinberg—*Legal Action Center (LAC)*
Harold M. Ting—*Individual Consumer Advocate*
Wayne Turner—*National Health Law Program (NHeLP)*
Milo Vieland—*Legal Council for Health Justice*
Brent Walker—*Coalition Against Insurance Fraud (Coalition)*
Richard Weber—*Life Insurance Consumer Advocacy Center (LICAC)*

AGENDA

1. Consider Adoption of its Spring National Meeting Minutes —*Commissioner D.J. Bettencourt (NH)* — Attachment One

2. Receive a Status Report on the NAIC/Consumer Participation Board of Trustees Activities—*Commissioner Scott A. White (VA)*

3. Hear a Presentation Titled "Marketplace Open Enrollment Outlook: QHP Rate Filings and QHP Alternatives"—*Brenda Claire Heyison* (*CBPP) and Lucy Culp (Blood Cancer United)*

4. Hear a Presentation Titled "State Coverage of Biomarker Testing and Defrayal Implications"—*Anna Schwamlein Howard (ACS CAN) and Anna Hyde (Arthritis Foundation)*

5. Hear an Update on the Long-Term Care Insurance (LTCI) Market and Consumer Challenges—*Bonnie Burns (CHA)*

6. Receive an Update on the 2026 Report of NAIC Climate Risk Disclosure Survey Data—*Jaclyn de Medicci Bruneau (Ceres)*

7. Hear a Presentation Titled "Unclaimed Policy Funds: Tracking and Reducing Abandoned Property Transfers"—*Brendan Bridgeland (CIR) and Brent Walker (Coalition)*

8. Hear a Presentation Titled "Strengthening Oversight: The Critical Role of Ethical Standards in Market Conduct Examinations"—*Richard Weber (LICAC)*

9. Hear a Presentation on Nuclear Verdicts—*Amy Bach (UP), Peter R. Kochenburger (Visiting Professor, Southern University Law Center), and Kenneth Klein (Louis and Hermione Brown Professor of Law at California Western School of Law)*

10. Discuss Any Other Matters Brought Before the Liaison Committee —*Commissioner D.J. Bettencourt (NH)*

11. Adjournment

Draft: 4/1/26

NAIC/Consumer Liaison Committee
San Diego, California
March 22, 2026

The NAIC/Consumer Liaison Committee met in San Diego, CA, March 22, 2026. The following Liaison Committee members participated: D.J. Bettencourt, Chair (NH); Marie Grant, Vice Chair (MD); Heather Carpenter (AK); Mark Fowler (AL); Charles Bassett (AZ); Ricardo Lara (CA); Michael Conway (CO); Joshua Hershman represented by Nick Gill (CT); Trinidad Navarro (DE); Dean L. Cameron represented by Weston Trexler (ID); Ann Gillespie represented by Jeff Varga (IL); Anita G. Fox represented by Renee Campbell (MI); Grace Arnold (MN); Angela L. Nelson (MO); Mike Chaney represented by Aaron Cooper (MS); Mike Causey represented by Angela Hatchell (NC); Jon Godfread represented by John Arnold (ND); Eric Dunning (NE); Alice T. Kane represented by Viara Ianakieva (NM); Judith L. French represented by Jana Jarrett (OH); Glen Mulready represented by Donna Dorr (OK); TK Keen (OR); Michael Humphreys (PA); Amanda Crawford (TX); Jon Pike (UT); Scott A. White (VA); Kaj Samson (VT); Patty Kuderer (WA); and Nathan Houdek represented by Sarah Smith (WI).

1. Adopted its 2025 Fall National Meeting Minutes

Commissioner Grant made a motion, seconded by Commissioner Conway, to adopt the Liaison Committee's Dec. 8, 2025, minutes (*see NAIC Proceedings – Fall 2025, NAIC/Consumer Liaison Committee*). The motion passed unanimously.

2. Received a Summary of the NAIC/Consumer Participation Board of Trustees Meeting

Commissioner White said the Board of Trustees met March 22. During this meeting, the Board discussed collaboration with the Center for Insurance Policy and Research (CIPR) to develop and implement a structured feedback mechanism to solicit input from current consumer representatives and NAIC Members regarding potential improvements to the NAIC Consumer Participation Program. The discussion focused on identifying opportunities to enhance participation, engagement, and overall program effectiveness. Commissioner White said the Board discussed the Consumer Participation Scholarship Program beginning in 2026. The program is intended to support participation by individuals with issue-specific expertise not currently represented among consumer representatives, particularly in emerging or underrepresented policy areas. As part of the 2026 budget, the NAIC Members approved $15,000 to fund the program in 2026.

The Board reviewed the status of three consumer representative recommendations submitted to NAIC Membership in 2025. Two recommendations were directed to the Health Insurance and Managed Care (B) Committee and one to the Property and Casualty Insurance (C) Committee. Following consultation with committee leadership, the Board noted that many health-related recommendations were incorporated into the 2026 charges of the Health Insurance and Managed Care (B)Committee. In response to the recommendation to the Property and Casualty Insurance (C) Committee, NAIC committee support will conduct research to identify state laws or regulations requiring insurers to proactively provide policy language to consumers or provide such language upon request.

3. Heard a Presentation on 2026 Consumer Representative Health Priorities

Lucy Culp (Blood Cancer United) said consumer representatives annually submit a letter to the Health Insurance and Managed Care (B) Committee outlining key consumer issues and priorities and that the presentation reflected the major themes contained in that letter. Culp said the current health insurance landscape is increasingly strained, citing rising premiums, increasing deductibles and out-of-pocket costs, and the expiration of enhanced premium tax credits as significant contributors to affordability challenges. Culp said that lower-cost plans fail to provide meaningful coverage and do not constitute affordable care for consumers who ultimately need to access services. Culp said there is a need to address the compounding effects of Medicaid coverage losses and increased consumer migration toward non-Affordable Care Act (ACA)-compliant plans.

Carl Schmid (HIV+Hepatitis Policy Institute) discussed barriers consumers face after obtaining insurance, including insurers' utilization management and prior authorization practices. Schmid commended NAIC efforts on prior authorization, including the development of a white paper, and encouraged continued updates and transparency regarding state implementation of prior authorization laws. Schmid suggested consideration of a dedicated working group to provide sustained focus on prior authorization reform and oversight. Schmid said there is a need for improved transparency in market conduct data, noting limitations in existing NAIC Market Conduct Annual Statement (MCAS) health data and the lack of consistent state-level metrics. He also highlighted the growing use of artificial intelligence (AI) in utilization management and its impact on access to care. Schmid recognized NAIC work on pharmacy benefit managers (PBMs) and prescription drug transparency and encouraged additional examination of group purchasing organizations and vertical integration. Schmid urged state insurance regulators to continue engaging with the federal Centers for Medicare & Medicaid Services (CMS) on cost-sharing definitions, formulary practices, and consumer complaints related to access to medications.

Deborah Steinberg (Legal Action Center—LAC) discussed state enforcement of the Mental Health Parity and Addiction Equity Act (MHPAEA). Steinberg said state-level parity analyses have identified systemic barriers to care and led insurers to take corrective actions. Steinberg referenced recent enforcement actions in multiple states and encouraged continued state enforcement. Steinberg expressed concern about the continued growth of non-ACA-compliant plans that lack parity protections.

Janay Johnson (American Heart Association—AHA) discussed concerns regarding non-ACA-compliant plans, including deceptive marketing practices and their impact on ACA risk pools. Johnson discussed findings from consumer outreach and secret shopper efforts demonstrating consumer confusion and misinformation. Johnson said there are potential risks associated with Section 1333 state compacts, including legal uncertainty and potential weakening of consumer protections. Johnson urged state insurance regulators to continue to focus on disparities affecting historically marginalized communities.

Amy Killelea (Equality Arlington) discussed consumer challenges related to access to no-cost preventive services and immunizations. Killelea described recent federal actions affecting vaccine recommendations and resulting in uncertainty for consumers and insurers. Killelea encouraged continued state insurance regulatory oversight, including the use of market conduct examinations and data calls, to ensure compliance with no-cost coverage requirements.

Bonnie Burns (California Health Advocates—CHA) discussed the increasing complexity of senior issues, including Medicare Advantage, Medigap, and long-term care. Burns proposed the creation of specialized workstreams at the NAIC to address these topics and expressed concern regarding consumer understanding of complex life and annuity products used to fund long-term care (LTC). Burns said there is a need for clearer disclosures and improved consumer education. Killelea presented a newly released consumer representative report on the long-term care insurance market, highlighting disparities in access and affordability, particularly for women, people of color, and individuals with disabilities. Killela said there is a need for additional research and potential involvement of the CIPR to inform future regulatory efforts.

Wayne Turner (National Health Law Program—NHeLP) discussed the role of state insurance regulators as consumer educators. Turner said there is a need for increased consumer education due to changes in premium subsidies, Medicaid eligibility transitions, and aggressive marketing of non-compliant plans. Turner encouraged public awareness campaigns, partnerships with advocacy organizations, and continued work through the NAIC

Consumer Information (B) Working Group to ensure consumers have access to accurate, timely, and understandable insurance information.

4. Heard a Presentation on How Death Records Are Not Locating All Beneficiaries of Unclaimed Benefits

Richard Weber (Life Insurance Consumer Advocacy Center—LICAC) said insurers have historically relied heavily on the Social Security Administration's Death Master File (DMF), which has become less comprehensive over time due to statutory and administrative changes limiting the availability and accuracy of death data.

Weber discussed variability in insurer practices and state regulatory requirements, noting that gaps in death data can delay or prevent the identification of deceased policyholders and beneficiaries. Weber said these gaps disproportionately affect beneficiaries who are unaware of existing policies, particularly older policies, group life coverage, or policies issued many years ago. Weber said there are varying state unclaimed property and escheatment laws, emphasizing that differences in statutory triggers and timelines can lead to inconsistent consumer outcomes.

Weber recommended that the NAIC consider developing a model regulation requiring insurers to use multiple death data sources, establish standardized validation and review protocols, and report metrics on death matches, beneficiary outreach efforts, and benefit payments. Weber said increased transparency and uniform expectations could improve consumer outcomes while providing clarity to insurers.

5. Heard a Presentation on Affordability and Availability of Property Insurance in Wildfire-Prone Regions

Amy Bach (United Policyholders—UP) said insurance policyholders face numerous challenges after wildfire events, including delays in claims processing, disputes over the scope of loss, and inconsistencies in insurers' determinations of smoke damage. Bach said consumers frequently report difficulty obtaining clear explanations of coverage for smoke infiltration, ash contamination, and related property damage, particularly when damage is not readily visible.

Bach discussed concerns related to indoor air quality following wildfire events, noting that smoke particles and contaminants can persist within structures even after visible debris is removed. Bach said consumers face uncertainty regarding whether remediation measures, such as professional cleaning, HVAC system inspection, duct replacement, or temporary relocation, are covered under homeowners or renters policies.

Bach said there is variability in claims outcomes based on insurer guidance to adjusters and the use of third-party vendors. Bach encouraged state insurance regulators to examine whether existing claims standards and market conduct tools sufficiently address smoke and indoor air quality-related losses and to consider whether additional guidance or best practices are needed to promote consistent and fair treatment of policyholders. Bach said there is a need for clear consumer communication during catastrophic events, including timely notice of rights, transparent explanations of coverage determinations, and access to meaningful appeal or reconsideration processes.

6. Heard a Presentation on Insurer Automobile Total Loss Valuation Practices

Erica Eversman (Automotive Education and Policy Institute—AEPI) said consumers whose vehicles are declared total losses often experience confusion and dissatisfaction with settlement amounts, particularly when valuation methodologies are not clearly explained. Eversman discussed common valuation approaches used by insurers, including the use of third-party valuation reports, and noted that consumers frequently report difficulty understanding how comparable vehicles are selected and adjusted.

Eversman raised concerns about the accuracy and transparency of vehicle valuations, including issues with the condition, mileage, options, and geographic relevance of comparable vehicles used in settlement calculations.

Eversman said consumers face difficulties when disputing total loss valuations, including limited access to underlying valuation data and unclear appeal processes. Eversman also noted broader trends in the auto insurance market that may affect total-loss determinations, including rising repair costs and advances in vehicle technology. Eversman said state insurance regulators should review whether existing laws, regulations, and bulletins adequately protect consumers' ability to meaningfully contest valuations and to understand how settlement amounts are determined.

7. Discussed Other Matters

Commissioner Bettencourt recognized Brenda J. Cude (Individual Consumer Advocate) for her induction into the University of Georgia's College of Family and Consumer Sciences Honor Hall of Recognition. A video tribute was presented highlighting Cude's contributions to consumer education, insurance literacy, and academic research.

Having no further business, the NAIC/Consumer Liaison Committee adjourned.

SharePoint/NAICSupportStaffHub/Member Meetings/Consumer CMTE/2026 Spring/Consumer Liaison Committee/Cons Liaison Min 3.22.26.docx

