

Draft date: 11/27/23

*2023 Fall National Meeting  
Orlando, Florida*

### **NAIC/CONSUMER LIAISON COMMITTEE**

Thursday, November 30, 2023

12:00 – 2:00 p.m.

Bonnet Creek—Bonnet Creek IV-XII & Corridor I—Level 1

### **ROLL CALL**

Andrew R. Stolfi, Chair	Oregon	Anita G. Fox	Michigan
Grace Arnold, Vice Chair	Minnesota	Mike Chaney	Mississippi
Mark Fowler	Alabama	Chlora Lindley-Myers	Missouri
Lori K. Wing-Heier	Alaska	Remedio C. Mafnas	N. Mariana Islands
Peni Itula Sapini Teo	American Samoa	Eric Dunning	Nebraska
Alan McClain	Arkansas	Scott Kipper	Nevada
Ricardo Lara	California	D.J. Bettencourt	New Hampshire
Michael Conway	Colorado	Adrienne A. Harris	New York
Andrew N. Mais	Connecticut	Mike Causey	North Carolina
Trinidad Navarro	Delaware	Jon Godfread	North Dakota
Karima M. Woods	District of Columbia	Judith L. French	Ohio
Michael Yaworsky	Florida	Michael Humphreys	Pennsylvania
Gordon I. Ito	Hawaii	Alexander S. Adams Vega	Puerto Rico
Dean L. Cameron	Idaho	Cassie Brown	Texas
Dana Popish Severinghaus	Illinois	Jon Pike	Utah
Doug Ommen	Iowa	Scott A. White	Virginia
Vicki Schmidt	Kansas	Mike Kreidler	Washington
James J. Donelon	Louisiana	Allan L. McVey	West Virginia
Kathleen A. Birrane	Maryland	Nathan Houdek	Wisconsin

NAIC Support Staff: Lois E. Alexander

### **2023 NAIC Consumer Liaison Representatives**

David Arkush	Public Citizen's Climate Program	Janay Johnson	American Heart Association (AHA)
Amy Bach	United Policyholders (UP)	Karrol Kitt	The University of Texas at Austin
Kellan Baker	Whitman-Walker Institute	Kenneth S. Klein	California Western School of Law
Birny Birnbaum	Center for Economic Justice (CEJ)	Rachel K. Klein	The AIDS Institute



Ashley Blackburn	Health Care For All (HCFA)	Peter R. Kochenburger	Southern University Law School
Brendan M. Bridgeland	Center for Insurance Research (CIR)	Maanasa Kona	Georgetown University Center on Health Insurance Reforms (CHIR)
Bonnie Burns	Consultant to Consumer Groups		
Tasha Carter	Florida Office of the Insurance Consumer Advocate	Dorianne Mason	National Women’s Law Center (NWLC)
Symone N. Crawford	Massachusetts Affordable Housing Alliance (MAHA)	Colin Reusch Carl Schmid	Community Catalyst HIV+Hepatitis Policy Institute
Brenda J. Cude Lucy Culp	University of Georgia The Leukemia & Lymphoma Society (LLS)	Matthew J. Smith	Coalition Against Insurance Fraud (CAIF)
Deborah Darcy	American Kidney Fund (AKF)	Harold (Harry) M. Ting	Healthcare Consumer Advocate
Michael DeLong	Consumer Federation of America (CFA)	Wayne Turner	National Health Law Program (NHeLP)
Yosha P. Dotson	Georgians for a Healthy Future (GHF)	Richard Weber	Life Insurance Consumer Advocacy Center
Shamus Durac	Rhode Island Parent Information Network (RIPIN)	Caitlin Westerson Jackson Williams Silvia Yee	United States of Care Dialysis Patient Citizens Disability Rights Education and Defense Fund (DREDF)
Eric Ellsworth	Consumers’ Checkbook/Center for the Study of Services		
Erica L. Eversman	Automotive Education & Policy Institute (AEPI)		
Kelly Headrick Marguerite Herman Kara Hinkley	Autism Speaks Healthy Wyoming The Amyotrophic Lateral Sclerosis (ALS) Association		
Anna Schwamlein Howard	American Cancer Society (ACS) Cancer Action Network (CAN)		

**AGENDA**

1. Observe a Presentation of Consumer Representatives’ Excellence in Consumer Advocacy Award—*Bonnie Burns (Consultant to Consumer Groups) and Wayne Turner (NHeLP)* —15 minutes



2. Consider Adoption of its Summer National Meeting Minutes—  
*Commissioner Andrew R. Stolfi (OR)* Attachment One
3. Receive a Summary of the Consumer Board of Trustees Meeting—  
*Commissioner Andrew R. Stolfi (OR)*
4. Receive the E-Vote Results for the Reaffirmation of its 2023 Mission  
Statement for 2024—*Commissioner Andrew R. Stolfi (OR)* Attachment Two
5. Hear a Presentation on How Recent and Upcoming Federal Actions  
Impact State Regulation of the Health Insurance Market—*Carl Schmid  
(HIV+Hepatitis Policy Institute), Wayne Turner (NHELP) and Lucy Culp  
(LLS)—15 minutes*
6. Hear a Presentation on the Drivers of Medical Debt, Current State  
Protections, and Recent Federal Actions—*Ashley Blackburn (HCFA),  
Janay Johnson (AHA), and Maanasa Kona (CHIR)—15 minutes*
7. Hear a Presentation on Ways to Continue Expanding Access to Maternal  
Health Care Through Health Plan Networks and Essential Health Benefits  
(EHBs)—*Dorianne Mason (NWLC)—15 minutes*
8. Hear a Presentation on Addressing Property Insurance Market Failures  
with a Federal Catastrophe Reinsurance Program—*Amy Bach, (UP) and  
Birny Birnbaum (CEJ)—25 minutes*
9. Hear a Presentation on the Rapid Growth of Pet Insurance, Consumer  
Issues, and Concerns—*Brendan M. Bridgeland (CIR)—15 minutes* Handout One
10. Hear a Presentation on How Much of the Life Insurance Purchased in the  
U.S. Winds Up as a Death Claim—*Richard Weber (LICAC)—20 minutes* Handout Two
11. Discuss Any Other Matters Brought Before the Committee—  
*Commissioner Andrew R. Stolfi (OR)*
12. Adjournment