



Draft date: 3/8/23 – Version 2

*2023 Spring National Meeting
Louisville, Kentucky*

NAIC/CONSUMER LIAISON COMMITTEE

Tuesday, March 21, 2023

3:00 – 5:00 p.m.

Kentucky Convention Center—Ballroom C—Main Concourse Level

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	Joseph Rios Jr.	N. Mariana Islands
Peni Itula Sapini Teo	American Samoa	Eric Dunning	Nebraska
Alan McClain	Arkansas	Scott Kipper	Nevada
Ricardo Lara	California	Chris Nicolopoulos	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

2022 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)	Erin Miller	Colorado Children's Campaign
Brenda J. Cude	University of Georgia	Colin Reusch	Community Catalyst
Lucy Culp	The Leukemia & Lymphoma Society (LLS)	Carl Schmid	HIV + Hepatitis Policy Institute
Deborah Darcy	American Kidney Fund (AKF)	Karen Siegel	Health Equity Solutions
Michael DeLong	Consumer Federation of America (CFA)	Matthew J. Smith	Coalition Against Insurance Fraud (CAIF)
Yosha P. Dotson	Georgians for a Healthy Future (GHF)	Harold (Harry) M. Ting	Healthcare Consumer Advocate
Shamus Durac	Rhode Island Parent Information Network (RIPIN)	Wayne Turner	National Health Law Program (NHLP)
Eric Ellsworth	Consumers' Checkbook/Center for the Study of Services	Richard Weber	Life Insurance Consumer Advocacy Center
Erica L. Eversman	Automotive Education & Policy Institute (AEPI)	Caitlin Westerson	United States of Care
Kelly Headrick	Autism Speaks	Jackson Williams	Dialysis Patient Citizens
Marguerite Herman	Healthy Wyoming	Silvia Yee	Disability Rights Education and Defense Fund (DREDF)
Kara Hinkley	The Amyotrophic Lateral Sclerosis (ALS) Association		
Charlotte P. Hoffman	National Center for Transgender Equality (NCTE)		
Anna Schwamlein Howard	American Cancer Society (ACS) Cancer Action Network (CAN)		



AGENDA

1. Consider Adoption of its 2022 Fall National Meeting Minutes
—*Commissioner Andrew R. Stolfi (OR)*
2. Hear a Presentation on Barriers to Enrollment—*Shamus Durac (RIPIN), Anna Schwamlein Howard (ASC CAN), Maanasa Kona (CHIR)*
— 15 minutes
3. Hear a Presentation on Obstacles to Medically Necessary Care – Part 1: Delays and Red Tape Due to Prior Authorization—*Ashley Blackburn (HCFA), Lucy Culp (LLS), Eric Ellsworth (Consumers’ Checkbook), and Carl Schmid (HIV + Hepatitis Policy Institute)* – 20 minutes
4. Hear a Presentation on Obstacles to Medically Necessary Care – Part 2: Refusal of Care and Network Adequacy—*Dorianne Mason (NWLC) and Wayne Turner (NHeLP)* – 20 minutes
5. Hear a Presentation on Calling Attention to the Dilemma of Current Assumption Policy Illustrations (Not Just Index Universal Life)
—*Richard Weber (Life Insurance Consumer Advocacy Center)*
— 15 minutes
6. Hear a Presentation on Dark Patterns in Digital Communications: Addressing the Perils of Moving from Paper to Digital Consumer Interactions—*Birny Birnbaum (CEJ)* – 20 minutes
7. Hear a Presentation on Aftermarket Parts: Imitation Often is Not Equal
—*Erica L. Eversman (AEPI)* – 20 minutes
8. Discuss Any Other Matters Brought Before the Liaison Committee—*Commissioner Andrew R. Stolfi (OR)*
9. Adjournment

Attachment One