

2024 Spring National Meeting
Phoenix, Arizona

NAIC/CONSUMER LIAISON COMMITTEE

Friday, March 15, 2024
12:00 – 2:00 p.m.

Meeting Summary Report

The NAIC/Consumer Liaison Committee met March 15, 2024. During this meeting, the Liaison Committee:

1. Adopted its 2023 Fall National Meeting minutes.
2. Heard a report on the NAIC/Consumer Participation Board of Trustees meeting, which included a discussion about the Consumer Participation Program’s budget for 2024; a discussion about suggested changes to the consumer representatives’ application for 2024; a discussion about suggested changes to the Plan of Operation for the Consumer Participation Program; and a status report on the automation of the consumer representatives’ application from NAIC staff.
3. Heard a presentation from the Consumer Federation of America (CFA) entitled “Exposed: A Report on Uninsured American Homes.” This topic is important because the report answers the question of how many homes in America were uninsured according to a 2021 survey by the American Housing Survey and the American Community Survey. The report noted differences in the percentage of uninsured persons in categories such as geography, age, ethnicity, home price, type of home, and whether the homes had mortgages.
4. Heard a presentation from the Automotive Education and Policy Institute (AEPI) on how insurance companies exploit Consumer Protection Acts to harm consumers. This topic is important because it describes how some insurers are using technical errors that may be found when reviewing the specific steps outlined in the Consumer Protection Act to delay or deny valid automotive claims submitted through third-party vendors or service providers.
5. Heard a presentation from United Policyholders (UP) on providing consumers with updated tips on buying property insurance. This topic is important because consumers do not know how to select the best option for property insurance due to a lack of understanding about how property insurance pricing works. The tips included shopping early instead of waiting until the renewal period ends, getting help from a licensed insurance agent or broker, understanding the multiple deductible options, as a flat deductible across the board no longer exists, and considering other types of coverage—even surplus lines.
6. Heard a presentation from the National Health Law Program (NHLP), HIV+Hepatitis Policy Institute (HHPI), Whitman-Walker Institute (WWI), and National Women’s Law Center (NWLCC) on what the new Section 1557 means for health insurance non-discrimination protections and considerations for regulators. This topic is important because it clarifies that the new Section 1557 law is self-



implementing. It further clarifies cost sharing networks; It also changes prescription drug rules and would apply to pharmacy benefit managers (PBMs).

7. Heard a presentation from Consumers' Checkbook, United States of Care (USofCare), and a health consumer advocate on the federal Centers for Medicare & Medicaid Services (CMS) Inoperability and Prior Authorization Rule and federal updates. This topic is important because there are fundamental problems with the submission process, and the review criteria are unclear or inappropriate. It also harms consumers, especially the underserved, and the criteria should provide consistent transparency. Additionally, the shortcomings of prior authorization for prescriptions are that it is a burden for patients, and it does not include the federal Employee Retirement Income Security Act of 1974 (ERISA), as well as greater statistical reporting and a compliance component on either the state or federal side.