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**NCOIL SUMMER MEETING**

July 10—13, 2019  
Newport Beach, CA  
Click [HERE](#) to Register

## MORRISH APPOINTS SAWYER AS CHAIR OF SPECIAL COMMITTEE ON NATURAL DISASTER RECOVERY



Sen. Dan "Blade" Morrish, LA President



Sen. Vickie Sawyer, NC

During the NCOIL Special Committee on Natural Disaster Recovery interim committee call on June 3rd, Louisiana Senator Dan "Blade" Morrish, NCOIL President, announced that he has appointed North Carolina Senator Vickie Sawyer as Chair of the committee.

"I am pleased that Senator Sawyer is willing to serve as Chair of this important special committee" said Morrish. "She will help develop and update the NCOIL State Flood Disaster and Mitigation Relief Model Act that will serve states well in my estimation."

"It is an exciting opportunity to serve as Chair of this Committee" said Sawyer. "As an insurance agent, state Senator and a North Carolina resident, I see all too often that we need solutions to help communities after a

The committee heard from legislators and interested parties on the best course of action regarding the private flood insurance market. The committee will meet again in person at the NCOIL National Summer Meeting in Newport Beach, CA from July 10th – 13th.

"Senator Sawyer is a welcome addition to the NCOIL leadership team" said Commissioner Tom Considine, NCOIL CEO. "She will bring unique insights and talents to help develop solutions."

"I am pleased that our recruiting efforts brought North Carolina to participate as an NCOIL Contributing State beginning last year and legislators like Senator Sawyer to participate." Considine concluded.

## FIO DIRECTOR TO ADDRESS NCOIL SUMMER MEETING

Commissioner Tom Considine, NCOIL CEO announced that Steven Seitz, Director of the Federal Insurance Office, will participate at the 2019 NCOIL National Summer Meeting in Newport Beach, CA.

"We are excited to hear from Director Seitz about his priorities for the Federal Insurance Office and how NCOIL can partner with the FIO to strengthen state-based regulation of insurance" said Considine. "Having the Director hear directly from NCOIL legislators at the Summer Meeting informs his work and approach and we appreciate his willingness to make the time for NCOIL."



Thomas B. Considine  
NCOIL CEO



Rep. Matt Lehman, IN  
Vice President



Asm. Ken Cooley, CA  
Treasurer



Asm. Kevin Cahill, NY  
Secretary



Sen. Jason Rapert, AR  
Immediate Past President



Sen. Travis Holdman, IN  
Immediate Past President

# Capital

**O** By Will Melofchik – NCOIL General Counsel

**r** Greetings -

**n** Welcome to the latest installment of **Capital Corner**, a column that aims to update you on some of the issues that NCOIL is following as well as issues sparking discussing in state capitols. Below are issues that NCOIL will be monitoring and discussing throughout 2019.

**e**

## Momentum Building for Federal Balance Billing Legislation

Throughout the years there has been much discussion, with little action, regarding the possibility of Congress passing legislation to protect patients from the unfair and financially devastating practice of balance billing. However, the recent actions coming from the current Congress - and Administration - show that this time may be different.

Legislation has recently been introduced that has bi-partisan support and momentum behind it: the “[No Surprises Act](#)” sponsored by Congressmen Frank Pallone (D–NJ) and Greg Walden (R-OR); the “[STOP Surprise Medical Bills Act of 2019](#)” (STOP Act) sponsored by U.S. Senators Bill Cassidy, M.D. (R-LA), Michael Bennet (D-CO), Todd Young (R-IN), Maggie Hassan (D-NH), Lisa Murkowski (R-AK), and Tom Carper (D-DE); and the “[Lower Health Care Costs Act](#)” sponsored by Senators Lamar Alexander (R-TN) and Patty Murray (D-WA). The bills were introduced following a White House event earlier this month during which President Trump [issued principles](#) for a solution and urged Congress to pass legislation that would protect patients from balance billing.

Click [here](#) to read the full article on Momentum Building for Federal Balance Billing Legislation

## QUICK HITS

- Indiana HB 1183 was signed into law by Governor Eric Holcomb on May 6, 2019. The bill is largely based on of the NCOIL Consumer Protection and Towing Model Act which was sponsored by Rep. Matt Lehman (IN), current NCOIL Vice President, and adopted in July 2018. Rep. Lehman also sponsored IN HB 1183. Congratulations Rep. Lehman and thank you to everyone for their hard work on the Model.
- Drug pricing transparency continues to be a hot-button issue at both the federal and state level. On May 8, 2019 Health and Human Services Secretary Alex Azar announced a final rule from the Centers for Medicare & Medicaid Services that will require direct-to-consumer television advertisements for prescription pharmaceuticals covered by Medicare or Medicaid to include the list price if that price is equal to or greater than \$35 for a month’s supply or the usual course of therapy. Rep. Tom Oliverson, M.D. (TX), Vice Chair of the NCOIL Health Insurance & Long Term Care Issues Committee, is sponsoring TX HB 2536 which is largely based on of the draft NCOIL Drug Pricing Transparency Model Act. TX HB 2536 is awaiting Texas Governor Greg Abbott’s signature. Be on the lookout for a new version of the NCOIL Model in the 30-day materials for the NCOIL Summer Meeting.
- Peer-to-peer car sharing services are generating significant insurance issues, much the way TNC (“transportation network company”) services did at their outset. NCOIL will examine these issues during the Property & Casualty Insurance Committee at the Newport Beach Summer Meeting. Ethan Wilson, Gov’t Relations Manager and Legislative Counsel for Turo – one of the leading peer-to-peer car sharing services – will provide background on the company and speak to how they have resolved the insurance issues they have encountered along the way. Will NCOIL decide to get involved in this issue and develop a model law much like it did for TNCs? Find out the answer to this important question in Newport Beach.

## Quick Hits Con'd

- Health care sharing ministries (HCSMs) – defined by the Affordable Care Act (ACA) as entities in which members “share a common set of ethical or religious beliefs and share medical expenses among members in accordance with those beliefs” – have seen a growth in membership in recent years. Such growth has caught the attention of state legislators, regulators, industry members, and consumer representatives alike since HCSMs technically do not offer an insurance product and are therefore largely unregulated by the state departments of insurance. At the NCOIL Summer Meeting in July, The Honorable Dave Weldon, M.D. – former U.S. Congressman and current President of the Alliance of Health Care Sharing Ministries – a trade organization comprised of the nation’s three largest HCSMs – will brief the Health Insurance & Long Term Care Issues Committee about HCSMs in general and what level of legislative and regulatory oversight, if any, they should be subject to. We expect an NAIC member to share their perspective as well.
- Short term limited duration plans (STLDs) - Indiana HB 1631 was signed into law by Governor Eric Holcomb on May 6, 2019. The bill, sponsored by Rep. Martin Carbaugh (IN), Vice Chair of the NCOIL Life Insurance & Financial Planning Committee, sets forth requirements for the regulation of STLDs in light of the final rule issued by the Departments of Health and Human Services, Labor, and Treasury in August 2018 which expanded access to STLDs. Rep. Carbaugh has offered HB 1631 as the starting point for development of an NCOIL STLD Model Law. Join us in Newport Beach at the NCOIL Summer Meeting where a panel will brief the NCOIL Health Insurance & Long Term Care Issues Committee on the ins and outs of STLDs.
- Regulatory sandboxes continue to be the source of headlines across the country. On March 26, 2019 Kentucky Governor Matt Bevin signed into law HB 386, sponsored by Rep. Bart Rowland (KY), Vice Chair of the NCOIL Financial Services & Multi Lines Issues Committee, which creates a regulatory sandbox within the Kentucky Department of Insurance. The law is the nation’s first insurance-specific regulatory sandbox. At the NCOIL Summer Meeting in July, Rep. Rowland, along with Patrick O’Connor, Deputy Cmsr. of Policy at the Kentucky Dep’t of Insurance, and Greg Mitchell, Esq. of Frost Brown Todd, LLC, will discuss what led to the sandbox and inform others on how to best implement one in their respective state.
- Retirement security - Congress appears to be inching closer to passing significant retirement security legislation. The Setting Every Community Up for Retirement Enhancement (SECURE) Act of 2019 overwhelmingly passed the U.S. House of Representatives on May 23 and the nearly identical Retirement Enhancement and Savings Act (RESA) of 2019 is pending before the U.S. Senate Committee on Finance. Many are optimistic that the two bills will be merged in short time to prepare a bill for the President’s signature. Join us in Newport Beach to hear Elizabeth Kelly, SVP of Operations at United Income and former Special Assistant to the President at the White House National Economic Council, discuss the main provisions of SECURE and RESA and explain how the legislation aims to improve retirement security for Americans.
- Air ambulance update - NCOIL spent much of 2017 discussing and debating issues surrounding air ambulances. The end result was the adoption of a “Resolution Urging the United States Congress to Take Legislative Action and Exempt Matters Properly Governed by the McCarran-Ferguson Act from the Scope of the Airline Deregulation Act of 1978 to Authorize States to Regulate Air Ambulance Billing,” and a “Model Act Regarding Air Ambulance Insurance Claims.” Interestingly, the aforementioned “Lower Health Care Costs Act” introduced by Senators Lamar Alexander and Patty Murray contains a provision that requires bills for air ambulance trips be separated by “the cost of air travel” and “the cost of emergency medical services and supplies” so that patients and health plans can better understand the cost of emergency air transport.

### FIRST STAFF TRAINING WEBINAR LINK AVAILABLE

The NCOIL staff training introductory webinar can be listened to [HERE](#) for staff members and interested parties that were unavailable to participate when it occurred on May 14th.

The in-person training will occur with two sessions at the Summer National Meeting on July 12th and will conclude with a closing webinar on September 17th.

## NCOIL SUMMER MEETING TENTATIVE SCHEDULE

### Wednesday July 10th

Audit Committee ( <i>Members Only</i> )	5:30 PM	-	6:00 PM
Budget Committee	6:00 PM	-	6:30 PM
Welcome Reception	6:30 PM	-	7:30 PM

### Thursday July 11th

Welcome Breakfast	8:30 AM	-	10:00 AM
Networking Break	10:00 AM	-	10:15 AM
Workers' Compensation Insurance Committee	10:15 AM	-	11:30 AM
Health General Session	11:30 AM	-	12:45 PM
The Institutes Griffith Foundation Legislator Luncheon <b>**Open to Public Policymakers Only**</b>	12:45 PM	-	1:45 PM
Special Committee on Natural Disaster Recovery	1:45 PM	-	3:00 PM
General Session	3:00 PM	-	4:15 PM
Networking Break	4:15 PM	-	4:30 PM
Joint State-Federal Relations & International Insurance Issues Committee	4:30 PM	-	6:00 PM
CIP Member & Sponsor Reception	6:00 PM	-	7:00 PM

### Friday July 12th

Financial Services & Multi-Lines Issues Committee	9:00 AM	-	10:45 AM
Essential Education for Legislative Staff: Exploring Risk Management & Insurance Regulation	9:00 AM	-	10:00 AM
Networking Break	10:45 AM	-	11:00 AM
Special Discussion on Federal Insurance Office Priorities	11:00 AM	-	11:30 AM
NCOIL—NAIC Dialogue	11:30 AM	-	12:45 PM
Luncheon with Keynote Address	12:45 PM	-	2:15 PM
Legislative Micro Meetings	2:15 PM	-	2:45 PM
Innovative General Session	2:45 PM	-	4:15 PM
Essential Education for Legislative Staff: Exploring Risk Management & Insurance Regulation Fundamentals	2:45 PM	-	3:45 PM
Networking Break	4:15 PM	-	4:30 PM
Property & Casualty Insurance Committee	4:30 PM	-	6:00 PM
IEC Board Meeting	6:00 PM	-	6:45 PM

### Saturday July 13th

Life Insurance & Financial Planning Committee	8:45 AM	-	10:00 AM
Networking Break	10:00 AM	-	10:15 AM
Health Insurance & Long Term Care Issues Committee	10:15 AM	-	12:00 PM
Business Planning Committee & Executive Committee	12:00 PM	-	1:00 PM



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