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## **NCOIL CONCLUDES SUCCESSFUL SUMMER MEETING IN MINNEAPOLIS**

*Strong Attendance Continues; Three Model Laws Adopted; Timely Policy Discussions Held*

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Belmar, NJ – The National Council of Insurance Legislators (NCOIL) concluded a highly successful 2023 Summer National Meeting (Meeting) from July 19<sup>th</sup> – 22<sup>nd</sup> in Minneapolis. In what was the second of the organization’s three National Meetings in 2023, there were 338 participants consisting of 55 legislators from 30 states, 17 first-time legislators, 5 Insurance Commissioners (or equivalent), and 14 total insurance departments represented.

Arkansas Representative Deborah Ferguson, DDS, NCOIL President said, “The attendance at this meeting really highlights NCOIL’s continued commitment to being representative of America. Over 50% of the legislators that attended were of gender or racial diversity, which is a great sign of progress from when that number was below 20% just five years ago and it is vital that it continue.”

“Additionally, we were able to adopt three model laws and advance numerous important issues all while having a near even split of Democrats to Republicans which really shows how NCOIL is a national model for bipartisanship,” Ferguson continued.

The packed agenda featured discussions on topics such as: insurance requirements for biomarker testing; different types of environmental, social and governance (ESG) policy; insurance issues related to catalytic converter theft; hospital price transparency; medical loss ratios (MLRs) for dental health care services plans; the recent failures of Silicon Valley and other banks; different ways to increase access to long term care services; mental health parity laws; and more.

“This meeting built on the strong momentum of the past few years and is a great indication of where NCOIL is heading from both substantive and legislative membership perspectives,” said NCOIL CEO Commissioner Tom Considine. “As a national organization, it is essential to have a wide range of viewpoints participating at our meetings, so having legislators from 30 states including 17 first time legislators is a really positive sign for NCOIL’s future.”



WEBSITE: [www.ncoil.org](http://www.ncoil.org)



***Sound Public Policy In 50 States For 50-Plus Years***

The Meeting kicked off with the NCOIL Open Golf Outing to Benefit the Insurance Legislators Foundation (ILF) Scholarship Fund on Wednesday afternoon. The event helped reinvigorate the ILF Scholarship Fund which helps legislators attend NCOIL National Meetings.

“Our second NCOIL Open was a great event, and I was glad to see so many people come together to help raise money for a worthwhile cause,” said Texas Representative Tom Oliverson, M.D., NCOIL Vice President. “The event will help further strengthen NCOIL as we have more legislators attending our Meetings than ever before.”

At the traditional Welcome Breakfast on Friday morning, attendees were greeted by Minnesota Insurance Commissioner Grace Arnold who spoke about her prior experiences implementing healthcare policy at the Center for Consumer Information and Insurance Oversight and her current role leading the Minnesota Department of Commerce.

Following the Breakfast, the focus shifted to part two of a year-long series of general sessions on ESG policy, with this session focusing on social aspects. The series is co-facilitated by New York Assemblywoman Pamela Hunter, NCOIL Treasurer, and Rep. Oliverson.

“Our first session of this series sparked a productive dialogue among our members and I was glad to see the second session do the same as our focus shifted to the social components of ESG policy,” said Rep. Oliverson. “We had a great panel that provided multiple perspectives on ESG policy and I look forward to seeing that thought diversity continue as we round out the series in November.”

Asw. Hunter said, “ESG-related matters have undoubtedly become a focal point in state legislatures around the country and this series has allowed us to open a platform for diverse perspectives to come together and educate legislators on the complexities and potential impacts of ESG policy. I’m confident that our final session in Columbus will help complete our members understanding of the issue.”

The policy committee meetings then kicked off with the Joint State-Federal Relations and International Insurance Issues Committee, with Michigan Representative Brenda Carter, Vice Chair of the Committee, presiding. The Committee heard a presentation on recent federal healthcare reform proposals, received an overview of Minnesota’s “Basic Health Program”, and discussed the Internal Revenue Service (IRS) proposed regulation on captive insurers.

“This was a perfect time for the Committee to meet as there are many Federal initiatives being proposed right now that, if implemented, have massive implications for our state-based system of insurance regulation,” said Rep. Carter. “This Committee will be watching those developments with great interest, and I look forward to our next meeting in November.”

The Health Insurance and Long Term Care Issues Committee, chaired by West Virginia Delegate Steve Westfall, then met and adopted both the NCOIL Biomarker Testing Insurance Coverage Model Act, sponsored by Asw. Hunter and co-sponsored by Minnesota Senator Paul Utke, NCOIL Secretary, and the NCOIL Hospital Price Transparency Model Act, sponsored by Rep. Oliverson and co-sponsored by Kentucky Representative Rachel Roberts, Vice Chair of the Committee.

Del. Westfall said, “The Committee has worked tirelessly to get these two models to a place where they could be voted on and I thank the sponsors and co-sponsors for listening to and considering input from a wide range of perspectives during the drafting and deliberation process. Hospital price transparency and coverage for biomarker testing are two issues of great interest to the public and these models provide effective guidance for legislators to bring back to their states.

The Committee also continued discussion on the NCOIL Medical Loss Ratios for Dental (DLR) Health Care Services Plans Model Act, sponsored by Del. Westfall and co-sponsored by Illinois Representative Rita Mayfield, and heard a presentation on new at-home addiction treatment programs. Lastly, North Dakota Senator Jerry Klein introduced a Resolution in Support of Embedded Provision in the State Insurance Code to Protect Health Savings Accounts-Qualified Health Insurance Policies from Certain State Benefit Mandates.

The day concluded with the Financial Services and Multi-Lines Issues Committee, chaired by Oklahoma Representative Forrest Bennett. The Committee discussed and subsequently adopted the NCOIL Federal Home Loan Bank (FHLB) Insurer-Member Model Act sponsored by Indiana Senator Travis Holdman, NCOIL Immediate Past President and co-sponsored by Mississippi Senator Walter Michel, Chair of the NCOIL Articles of Organization & Bylaws Revision Committee.

The Committee also discussed proposed amendments to the NCOIL Insurance E-Commerce Model Act sponsored by Louisiana Representative Edmond Jordan, Chair of the NCOIL Property & Casualty Insurance Committee, a Resolution in Support of Existing Law Exemptions for New Data Privacy Laws sponsored by Rep. Bennett, and a Resolution in Support of Establishing National Standards and Procedures for the Reporting and Payment of Premium Taxes Due as a Result of Interstate Insurance Transactions sponsored by Rep. Oliverson.

“With a packed agenda in Minneapolis, I was glad to see the Committee get a new Model Law over the finish line and further discussion on the models and resolutions we are continuing consideration on. I look forward to another productive dialogue in November,” said Rep. Bennett.

Friday kicked off with a meeting of the Workers’ Compensation Insurance Committee, chaired by Ohio Senator Bob Hackett. The Committee heard a “State of the Line” presentation focused on the on the status of and trends in the overall workers’ compensation insurance marketplace, discussed trends in states that have adopted drug formularies, and heard about the latest developments in the Minnesota workers’ compensation system. The Committee also re-adopted four existing model laws.

“By discussing the latest workers’ compensation legislative and regulatory trends we were able to provide valuable information that legislators can bring back and use in their states. I look forward to having our next meeting in my home state in November to continue more worthwhile discussions,” said Sen. Hackett.

A very productive NCOIL-NAIC Dialogue was then held which included an strong lineup of NAIC representatives: Idaho Director and NAIC Immediate Past President Dean Cameron,

Indiana Commissioner Amy Beard, Louisiana Commissioner Jim Donelon, Minnesota Commissioner Grace Arnold, and Oklahoma Commissioner Glen Mulready.

Rep. Ferguson stated, “Bringing legislators and regulators together to discuss how the decisions we make will impact the insurance market helps produce the best public policy for our mutual constituencies. In this meeting, we made significant progress in discussing a wide array of issues and another strong turnout of Commissioners and Directors highlighted NCOIL’s continued positive working relationship with the NAIC.”

Connecticut Representative Tammy Nuccio, Vice Chair of the NCOIL Financial Services & Multi-Lines Issues Committee, then moderated a general session titled “Silicon Valley Bank, Signature Bank, and First Republic Failures: Are We in a Banking Crisis?” Rep. Nuccio said, “This is an extremely timely topic, and I was pleased to facilitate a conversation so that legislators can have a complete understanding of what led to the failures and what types of policy, if any, could be enacted in the future to prevent that from happening again.”

The Life Insurance and Financial Planning Committee, chaired by South Carolina Representative Carl Anderson then met. The agenda featured continued discussion of the NCOIL Life Insurance is a Promise for Life Model Act sponsored by Sen. Holdman, a discussion on Minnesota’s project to increase access to long-term care services, and adoption of a Resolution Opposing the Return of a U.S. Department of Labor Fiduciary Rule sponsored by Rep. Anderson. The Committee also heard an update on the activities of the Interstate Insurance Product Regulation Compact (IIPRC).

Rep. Anderson said, “I’m proud of the productive dialogue the Committee held and greatly appreciated the testimony of our panelists as we discussed the issues at hand. It was also great to see my Resolution be adopted as it’s yet another example of NCOIL pushing back on unnecessary federal encroachment in the state-based system of insurance regulation. I look forward to the Committee’s continued work on the many other timely and important life insurance and financial planning related issues.”

Saturday began with a meeting of the Property & Casualty Insurance Committee, chaired by Rep. Jordan. The Committee introduced and discussed the NCOIL Catalytic Converter Theft Prevention Model Act, sponsored by Rep. Oliverson and Rep. Jordan, and the NCOIL Public Adjuster Professional Standards Reform Model Act, sponsored by Kentucky Representative Michael Meredith and co-sponsored by Indiana Representative Matt Lehman, NCOIL Immediate Past President. The Committee also introduced and discussed proposed amendments to the NCOIL Model State Uniform Building Code, sponsored by Utah Representative Jim Dunnigan and co-sponsored by Georgia Representative Matthew Gambill, and readopted six existing model laws.

“The models we introduced and issues we discussed certainly laid the groundwork for a busy rest of the year,” said Rep. Jordan. “It was great to see the Committee begin to take action on a number of pressing topics which really shows how NCOIL can lead on important issues in an efficient manner.”

Following that was a general session titled, “The Ongoing Effort to Achieve Mental Health Parity,” moderated by Rep. Roberts. “This session was beyond important because while great

strides have been made to break the stigma surrounding mental illness, proper coverage for mental healthcare isn't a reality for many Americans, often preventing them from seeking the care they need," said Rep. Roberts.

The Summer Meeting concluded on Saturday afternoon with a meeting of the Executive Committee during which the Committee adopted a Resolution in honor of Past NCOIL President New Mexico Senator Carroll Leavell who passed away earlier this month.

"Senator Leavell was a great public servant and a truly good man. His leadership at NCOIL made the organization stronger and we all owe him a debt of gratitude. Our deep sympathy is with his family and his community," said Rep. Lehman.

"This meeting was another step in building upon the progress NCOIL has been making over the past several years. I'm looking forward to meeting again in Ohio in November where we can finish off the year in a productive and great way," concluded Ferguson.

Committee minutes will be posted soon at [www.ncoil.org](http://www.ncoil.org).

The 2023 NCOIL Annual Meeting will take place in Columbus, OH at the Renaissance Columbus Downtown Hotel from November 15<sup>th</sup> – 18<sup>th</sup> . Registration will open in September.

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*NCOIL is a national legislative organization with the nation's 50 states as members, represented principally by legislators serving on their states' insurance and financial institutions committees. NCOIL writes Model Laws in insurance and financial services, works to preserve the State jurisdiction over insurance as established by the McCarran-Ferguson Act over seventy years ago, and to serve as an educational forum for public policymakers and interested parties. Founded in 1969, NCOIL works to assert the prerogative of legislators in making State policy when it comes to insurance and educate State legislators on current and longstanding insurance issues.*