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Rep. Deborah Ferguson DDS AR  
President



Thomas B. Considine  
NCOIL CEO



Rep. Tom Oliverson MD, TX  
Vice President

### From the President's Desk

*Rep. Deborah Ferguson, DDS (AR) – NCOIL President*

Welcome to the third installment of my quarterly newsletter column: "From the President's Desk."

I hope everyone is having a wonderful summer. It was great to see so many of you earlier this month during what was a very productive 2023 NCOIL Summer Meeting. The progress made in Minneapolis was the result of all of your support and participation and I truly appreciate it.

I was particularly happy with the diverse attendance at the Meeting as it highlighted NCOIL's ongoing commitment to being both bipartisan and representative of America. Throughout the conference, we heard many diverse voices of talent, thought, and background contributing to our discussions. Over 50% of the legislators that attended were of racial or gender diversity and we had a near even split of Democrats to Republicans representing the full breadth of the political continuum. That is great progress from just a few years ago and it is vital that it continue.

Additionally, I continue to be pleased with the participation of first time attendee legislators. This year, we have seen back to back meetings with over 15 first time attendee legislators which is a great sign for NCOIL's future. I can't stress enough how important it is for that number to continue to be high as the structure and advancement of the organization relies on legislators becoming engaged and remaining involved with NCOIL. Bringing more legislators to the table creates a ripple effect as they can go back to their states and encourage their colleagues to participate at NCOIL. That process has in large part been the basis of NCOIL's success for over 50 years.

An important aspect of keeping legislators engaged at NCOIL is creating a welcoming atmosphere at our meetings that enables legislators to learn about the issues at hand and connect with their colleagues from around the country. This is something we have always strived to do, but it has been a goal of mine to improve on that.

When I first started attending NCOIL Meetings, and I'm sure this is true for a lot of legislators, I didn't have many opportunities to interact with other attendees outside of the committee meeting rooms. When I found my footing after a few meetings, I realized how valuable (and fun) it was to connect with attendees in a more informal setting, and I knew I wanted to find ways to make it easier for legislators to do that at their first NCOIL meeting.

That experience led us to start a new initiative at our Spring Meeting in San Diego where we arranged dinners that legislators could sign up to attend. It was a great success so we had more in Minneapolis and we again received great feedback. I look forward to those dinners continuing in Columbus and beyond.



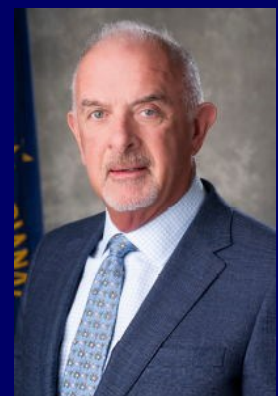
Asw. Pamela Hunter, NY  
Treasurer



Sen. Paul Utke, MN  
Secretary



Rep. Matt Lehman, IN  
Immediate Past President



Sen. Travis Holdman, IN  
Immediate Past President

## From the President's Desk (cont'd)

That success got me thinking of other ways to help new legislators get, and stay, engaged at NCOIL. I am glad to announce we will be starting a mentorship program where first time attendee legislators will be paired with a veteran NCOIL legislator to help guide them through their first two or three meetings. This will be a great way to help first time attendee legislators hit the ground running and avoid a sink or swim atmosphere at our large, hectic national meetings. I'll be working with NCOIL staff on the mechanics of the program and it will likely start either at our November Meeting in Columbus or at our 2024 Spring Meeting in Nashville.

Similarly, in Columbus in November we'll also be putting on a meet-and-greet for non-legislators attending their first or second NCOIL meeting. This will give new attendees an opportunity to hear from an NCOIL Officer and staff about things such as the organization as a whole and how both the conference agendas and model laws are developed. While NCOIL is of course a legislative organization comprised of legislators, we undoubtedly need the support and participation of non-legislators in order for the organization to function at a high level. And creating a welcoming atmosphere for them as well is critical to ensuring the organization's continued success. If you have any suggestions on that program, please reach out to NCOIL staff.

On that note, I look forward to rounding out the year in a really strong way with the help of all of you. I hope y'all enjoy the rest of your summer and I look forward to seeing everyone in November and hearing from you in the interim.

All my best,

*Deborah*

## NCOIL Concludes Successful Summer Meeting in Minneapolis

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."

*Cont'd on Page 3*

## Future NCOIL Meetings:

Annual 2023  
November 15 –18  
Columbus, OH  
Renaissance Columbus  
Downtown Hotel

Spring 2024  
April 11-14  
Nashville, TN  
Sheraton Grand  
Nashville Downtown

Summer 2024  
July 17-20  
Costa Mesa, CA  
Westin South Coast  
Plaza

Annual 2024  
November 21-24  
San Antonio, TX  
The Westin Riverwalk

## NCOIL Concludes Successful Summer Meeting in Minneapolis (cont'd)

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.



## Future NCOIL Meetings:

Spring 2025  
April 24-27  
Charleston, SC  
Francis Marion Hotel

Summer 2025  
July 16-19  
Chicago, IL  
Renaissance Chicago  
Downtown Hotel

Annual 2025  
November 10-15  
Atlanta, GA  
The Whitley Hotel

Spring 2026  
Louisville, KY  
The Hyatt Regency

Summer 2026  
July 15-18  
Boston, MA  
Westin Copley Place

Annual 2026  
TBD

## NCOIL Concludes Successful Summer Meeting in Minneapolis (cont'd)

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 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."

## Remembering our Former President:

NCOIL mourns the passing of our former President, NM Sen. Carroll Leavell. He was a leading voice on insurance issues both in NM and nationally, but most importantly, he was known by all as a truly good man.

Throughout his 20 years of public service, he earned a reputation as a legislator who always put the needs of his constituents first. We all extend our deep sympathies to his family and his community.

A resolution in his honor can be viewed [here](#).

## NCOIL Concludes Successful Summer Meeting in Minneapolis (cont'd)

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 late August.

## NCOIL Open Golf Outing Benefits the Insurance Legislators Foundation (ILF) Scholarship Fund

The National Council of Insurance Legislators (NCOIL) recently held the Second NCOIL Open Golf Outing to Benefit the Insurance Legislators Foundation (ILF) Scholarship Fund.

Held at Majestic Oaks Golf Club in Ham Lake, MN, the event helped reinvigorate the 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 Oliver-son, M.D., NCOIL Vice President. “The event will help further strengthen NCOIL as we have more legislators attending our Meetings than ever before.”

This event was possible with the help of the organizations that served as sponsors and those who provided gift bag items:

- Alliance of Healthcare Sharing Ministries
- Allianz
- American Bankers Association
- American Legal Finance Association
- Auto Data Direct
- Blue Cross Blue Shield of Texas
- BMW
- Clear Spring Life and Annuity
- Converge
- Finseca
- Gainbridge Life Insurance Company
- Genentech
- Group 1001
- Institutional Longevity Markets Association
- Lyft
- McPherson Group
- MetLife
- MML&K Government Solutions
- National Association of Vision Care Plans
- Nationwide
- NTG Consultants
- Park Strategies
- The Beaumont Group
- Turo





## Things to See in Columbus:

[Franklin Park Conservatory](#)

[Columbus Zoo and Aquarium](#)

[National Veterans Memorial and Museum](#)

[COSI](#)

[Columbus Museum of Art](#)

[German Village](#)

[The Wexner Center for the Arts](#)

## Save the Date: 2023 NCOIL Annual Meeting



Registration for the 2023 NCOIL Annual Meeting at the Renaissance Columbus Downtown Hotel from November 15—18th will open in late August.



**SUMMER MEETING MINUTES**  
[CLICK HERE FOR MORE INFO](#)

**Reminder that Contributing States are eligible for two legislator stipends per National Meeting to help underwrite the cost of participating.**

**Click below for more information**

**Please reach out to Pat Gilbert at [pgilbert@ncoil.org](mailto:pgilbert@ncoil.org) with any questions**

**LEGISLATOR STIPENDS NOW AVAILABLE FOR CONTRIBUTING STATES**

[CLICK HERE FOR MORE INFORMATION](#)

# NCOIL One on One

Interested in learning more about other NCOIL members? Visit the link [here](#) to see past NCOIL One on One Interviews with these legislators:

- IN Rep. Matt Lehman
- NY Asw. Pam Hunter
- OH Sen. Bob Hackett
- AR Rep. Deborah Ferguson DDS
- ND Sen. Jerry Klein
- LA Rep. Edmond Jordan
- CA Asm. Ken Cooley
- TX Rep. Tom Oliverson MD
- NV Asw. Maggie Carlton
- MN Sen. Paul Utke
- MI Rep. Brenda Carter
- WV Del. Steve Westfall
- SC Rep. Carl Anderson
- NC Sen. Vickie Sawyer
- IN Sen. Travis Holdman
- OK Rep. Forrest Bennett
- CT Rep. Tammy Nuccio
- MS Sen. Walter Michel
- KY Rep. Rachel Roberts
- UT Rep. Jim Dunnigan
- NJ Sen. Nellie Pou
- ND Sen. Shawn Vedaa

Thanks to everyone who has participated so far!

## Don't Miss the NCOIL YouTube Channel: Subscribe Today

Weren't able to attend our past meetings? Good news— you can visit our YouTube channel for recordings of past meetings. Prior national meeting sessions and interim committee meetings are posted on our YouTube channel now.

Visit the link below to subscribe and keep up to date on all things NCOIL!

<https://www.youtube.com/channel/UCe09Z77z4q6HG1kv3fDG7Bg>



## PRESENTATIONS AND MATERIALS

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