NCOIL NEWSLETTER

2025



Asw. Pamela Hunter, NY President



Will Melofchik NCOIL CEO



Sen. Paul Utke, MN Vice President



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NCOIL Releases 2025 Spring Meeting 30 Day Materials

The National Council of Insurance Legislators (NCOIL) released the 30-day materials for the 2025 Spring National Meeting in Charleston, South Carolina from April 24th - 27th.

NCOIL CEO, Will Melofchik, said, "The turnout from both legislators and interested parties is very strong. This is shaping up to be one of our highest attended Spring Meetings ever and I think that's due in large part to the interesting items we have on the agenda. We look forward to another NCOIL Meeting filled with thoughtful and productive policy discussions."

Among the highlights for the Spring Meeting agenda are:

The Workers' Compensation Insurance Committee will hear presentations on the use of Artificial Intelligence in the work comp marketplace, and on the impact of vertical integration on prices, medical utilization, and outcomes. The Committee will also begin discussions on an Experience Rating Modification Model Act sponsored by Rep. Matt Lehman (IN), past NCOIL President, and hear about the trends and developments in the South Carolina work comp marketplace.

The Health Insurance and Long-Term Care Issues Committee will begin development of the NCOIL Prior Authorization Reform Model Act, sponsored by Sen. Walter Michel (MS), and continue discussion and potentially consider the NCOIL Improving Affordability for Patients Model Law sponsored by Rep. Tom Oliverson M.D. (TX), NCOIL Immediate Past President. The Committee will also hold discussions on a Resolution Regarding Audiology Services, Hearing Instrument Specialists Services, and Classification of Non-Over the Counter Hearing Aids as Prescription Devices sponsored by Rep. Deanna Frazier Gordon (KY) and Rep. Michael Sarge Pollock (KY). Last, the Committee will consider the re-adoption of two Model Laws: the NCOIL Transparency in Dental Benefits Contracting Model Act (including potential amendments to the Model sponsored by Sen. Justin Boyd (AR) and co-sponsored by Asm. Jarett Gandolfo (NY)), and the NCOIL Short Term Limited Duration Insurance Model Act.

The NCOIL-NAIC Dialogue will discuss: the NAIC's recent Spring Meeting and the NAIC's 2025

Rep. Edmond Jordan, LA Treasurer

Rep. Jim Dunnigan, UT Secretary



Rep. Tom Oliverson, MD, TX Immediate Past President

NCOIL Releases 2025 Spring Meeting 30 Day Materials (Cont'd)

Priorities; the NAIC's "Framework for Regulation of Insurer Investments," including the request for proposal for credit rating provider due diligence; NCOIL and NAIC developments regarding artificial intelligence; the work of the NAIC's Long-Term Care Actuarial (B) Working Group; and insurance affordability and availability issues.

The Life Insurance & Financial Planning Committee will hold discussions on the use of genetic testing information in life insurance underwriting, hear a Life Insurance 101 presentation, and receive an updates on developments in the Long Term Care Insurance Marketplace. The Committee will also consider a Resolution in Favor of Encouraging a Redesign and the Use of Lifetime Income Investment Solutions in Defined Contribution Plans, sponsored by Sen. George Lang (OH).

The Property & Casualty Insurance Committee will continue discussion on the NCOIL Model Act Regarding Insurers' Use of Aerial Images sponsored by Rep. David LeBoeuf (MA) and Rep. Brian Lampton (OH), and potentially consider the NCOIL Online Marketplace Guarantees Model Act sponsored by Rep. Lampton and co-sponsored by Rep. Forrest Bennett (OK). The Committee will also hear a presentation from The Hon. Mike Yaworsky, Florida Insurance Commissioner, on Florida's property insurance market reforms, and discuss legislative developments in the title insurance marketplace.

The Joint State-Federal Relations and International Insurance Issues Committee will begin discussions on the NCOIL Health Savings Account State-Federal Regulatory Coordination Model Act sponsored by Rep. Jim Dunnigan (UT), NCOIL Secretary, and co-sponsored by Sen. Jerry Klein (ND) and Rep. Ellyn Hefner (OK). The Committee will also hold discussions on potential federal tax initiatives impacting insurance markets as well as the impact of federal healthcare proposals on the state-based system. Last, there will be a presentation on developments in flood insurance and state resiliency initiatives.

The Financial Services & Multi-Lines Issues Committee will hold discussions on aligning data sharing with existing privacy laws as well as state initiatives regulating the bail bond industry. The Committee will also hear presentations on the National Insurance Producer Registry (NIPR) and developments in the cannabis and insurance markets.

Two important and interesting general sessions will also be held: Prescription Drug Affordability Boards (PDABs)-Part 1: An Introduction to PDABs; and Artificial Intelligence in Insurance – What is the Impact of Losing the Human Element?

"Will and the staff have done a terrific job of putting together a strong agenda that will set the stage for NCOIL's policy discussions and positions throughout the year," said NY Assembly-member Pamela Hunter, NCOIL President. "I'm looking forward to engaging with my colleagues and interested parties from across the country in what is shaping up to be an attendance record breaking NCOIL Spring Meeting."

Currently, there are 315 registered attendees, including 71 legislators and 8 Insurance Commissioners. These attendance numbers are tracking ahead of last year's Spring Meeting which was the highest attended NCOIL Spring Meeting ever. The full agenda can be viewed <a href="https://example.com/heeting/

NCOIL Spring Meeting: Models to be Considered for Re-Adoption

At the upcoming 2025 NCOIL Spring Meeting, per NCOIL Bylaws, the following Models are up for consideration for re-adoption:

- <u>Transparency in Dental Benefits Contracting Model Act</u> (To be considered for re-adoption by the Health Insurance & Long Term Care Issues Committee. <u>Proposed amendments</u> to the model sponsored by Sen. Justin Boyd (AR) and co-sponsored by Asm. Jarett Gandolfo (NY), will also be discussed)
- Short Term Limited Duration Insurance Model Act (To be considered for re-adoption by the Health Insurance & Long Term Care Issues Committee)

Please submit any comments regarding the re-adoption of these Models to NCOIL General Counsel, Anne Kennedy at akennedy@ncoil.org

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 12-15 Atlanta, GA The Whitley Hotel

Spring 2026 April 16-19 Louisville, KY The Hyatt Regency Louisville

NCOIL is Proud to Announce SC Lt. Governor Pamela Evette and SC Attorney General Alan Wilson Will Speak at Spring Meeting

The National Council of Insurance Legislators (NCOIL) is pleased to announce that South Carolina Lieutenant Governor Pamela Evette will be speaking at the Spring Meeting Welcome Reception on Thursday and Attorney General Alan Wilson will be speaking at the Luncheon on Saturday.



Lt. Gov. Pamela Evette Bio



AG. Alan Wilson Bio

ICYMI: NCOIL Health Insurance & Long Term Care Issues Committee Interim Meeting

NCOIL HEALTH INSURANCE & LONG TERM CARE ISSUES COMMITTEE INTERIM MEETING
FRIDAY, MARCH 14, 2025
1:00 P.M. ET/12:00 P.M. CT/11:00 A.M. MT/10:00 A.M. PT

CLICK HERE FOR MORE INFORMATION

Kentucky Representative Michael Sarge Pollock called an interim Zoom meeting of the Health Insurance and Long-Term Care Issues Committee on Friday, March 14.

The purpose of the meeting was for the Committee to:

- Continue discussion on the NCOIL Improving Affordability for Patients Model Act, sponsored by Rep. Tom Oliverson, M.D. (TX), NCOIL Immediate Past President; and
- Provide an opportunity to comment on and discuss the Model Laws that are scheduled for readoption by the Committee at the upcoming NCOIL Spring Meeting in April. Those Models were:
 - The Transparency in Dental Benefits Contracting Model Act; and
 - The Short Term Limited Duration Insurance Model Act.

You can view all of the materials that were discussed <u>here</u>. You can view a recording of the meeting <u>here</u>.

Please submit any questions or to NCOIL General Counsel, Anne Kennedy at akennedy@ncoil.org.

Future NCOIL Meetings:

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

Annual 2026 November 19-21 Sanibel, Florida Marriott Sanibel Harbour Resort & Spa

> Spring 2027 TBD

Summer 2027
July 21-24
Asheville, NC
Renaissance Asheville

Annual 2027 November 17-20 New Orleans, LA Westin New Orleans

NCOIL CIP President's Policy Roundtable

Reminder that the NCOIL CIP President's Policy Roundtable will be held on Thursday, April 24th from 2-5pm. The event is open to President's Roundtable and Speaker's Roundtable CIP Members.

Women's Caucus Reception Expanded



Please note that the Women's Caucus on Saturday, April 26th is now open to all Women Attendees!

Please reach out to Pat Gilbert at pgilbert@ncoil.org if interested in attending

REGISTRATION FOR NCOIL SPRING MEETING IS OPEN

Registration for the 2025 NCOIL Spring Meeting at the Francis Marion Hotel in Charleston, SC from April 24-27th is open.



For registration information please click <u>here</u>

See the meeting schedule on page 6 or view at the NCOIL website here

DON'T FORGET TO BOOK YOUR HOTEL!!!

THE HOTEL BLOCK HAS SOLD OUT

There are Alternate Hotels in the area:

- Courtyard Charleston Historic District (Click here)
- Marriott Charleston (Click here)
- Hampton Inn (Click here)
- Holiday Inn (Click here)
- Embassy Hilton (Click here)

Things to See in **Charleston:**

Charleston City Market

Fort Sumter National

South Carolina Aguarium

The Charleston Museum

Rainbow Row

Charleston Waterfront Park

Gibbes Museum of

The Old Exchange & Provost Dungeon

NCOIL One on One

NCOIL One on One Interview with New York Assemblyman Erik Dilan is out now. Click the link here to check it out! Interested in learning more about other NCOIL participants? Visit the link here to see past NCOIL One on One Interviews.

Thank you to all who have participated so far:

- IN Rep. Matt Lehman
- NY Asw. Pam Hunter
- OH Sen. Bob Hackett
- AR Rep. Deborah Ferguson •
- ND Sen. Jerry Klein
- LA Rep. Edmond Jordan
- CA Asm. Ken Cooley
- TX Rep. Tom Oliverson
- 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
- RI Sen. Roger Picard
- WI Sen. Mary Felzkowski
- NY Sen. Neil Breslin

- LA Ins. Cmsr. Jim Donelon
- KY Rep. Sarge Pollock
- OK Rep. Ellyn Hefner
- Charise Richard, PhRMA
- MI Sen. Lana Theis
- OH Rep. Brian Lampton
- CA Asm. Tim Grayson
- Kevin McKechnie, ABA
- MA Rep. David LeBoeuf
- Wes Bissett, Big I
- NY Asm. Jarett Gandolfo
- NY Asm. Erik Dilan

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 with any questions

LEGISLATOR STIPENDS NOW AVAILABLE FOR CONTRIBUTING STATES

CLICK HERE FOR MORE INFORMATION

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 here to subscribe and keep up to date on all things NCOIL!

Reminder:

NCOIL will be holding a Strengths, Weaknesses, Opportunities, Threats (SWOT) Exercise on Saturday, April 26th from 9-10:30AM. This is open to all attendees.

Please Click Here
to complete a brief
survey about
NCOIL. The
response to that
survey will be
compiled and used
to facilitate the
exercise in April

2025 NCOIL Spring Meeting Schedule

THURSDAY, APRIL 24th

NCOIL President's Policy Roundtable **Open to NCOIL President's & Speaker's Roundtable CIP Members Only**	2:00 PM	-	5:00 PM
Welcome Reception	6:00 PM	-	7:00 PM

FRIDAY, APRIL 25th

Welcome Breakfast	8:15 AM	-	9:45 AM
First Time Attendee Legislator & Staff Meeting	9:45 AM	-	10:00 AM
First Time Attendee Interested Party Meeting	9:45 AM	-	10:00 AM
Networking Break	9:45 AM	-	10:00 AM
Workers' Compensation Insurance Committee	10:00 AM	-	11:15 AM
Health Insurance & Long Term Care Issues Committee	11:15 AM	-	12:45 PM
The Institutes Griffith Foundation Legislator Luncheon	12:45 PM	-	1:45 PM
NCOIL-NAIC Dialogue	1:45 PM	-	3:00 PM
General Session	3:00 PM	-	4:00 PM
Networking Break	4:00 PM	-	4:15 PM
Life Insurance & Financial Planning Committee	4:15 PM	-	5:45 PM
CIP Member & Sponsor Reception	6:00 PM	-	7:00 PM

SATURDAY, APRIL 26th

Strengths, Weaknesses, Opportunities and Threats (SWOT) Exercise	9:00 AM	-	10:30 AM
Property & Casualty Insurance Committee	10:30 AM	-	12:00 PM
Luncheon with Keynote Address	12:00 PM	-	1:30 PM
General Session	1:30 PM	-	3:00 PM
Networking Break	3:00 PM	-	3:15 PM
Joint State-Federal Relations & International Insurance Issues Committee	3:15 PM	-	4:45 PM

SUNDAY, APRIL 27th

The Institutes Griffith Foundation Legislator Breakfast	8:00 AM	-	9:00 AM
Financial Services & Multi-Lines Issues Committee	9:00 AM	-	10:30 AM
Executive Committee	10:30 AM	-	11:00 AM



ANNUAL MEETING MINUTES

CLICK HERE FOR MORE INFO