

NCOIL NEWSLETTER



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Rep. Tom Oliverson MD, TX
President



Thomas B. Considine
NCOIL CEO



Asw. Pamela Hunter, NY
Vice President

From the President's Desk

Rep. Tom Oliverson, M.D. (TX) – NCOIL President

Welcome to my first quarterly newsletter column as NCOIL President.

I am truly honored to lead NCOIL this year and as we plan for another great year, I want to begin by thanking Arkansas Representative Deborah Ferguson for her leadership last year. Rep. Ferguson did an outstanding job as NCOIL President and she deserves a lot of credit in setting NCOIL up for a very successful and productive 2024.

I look forward to building on our recent success, last year, we adopted four new Model Laws, amended and re-adopted over a dozen existing Model Laws, adopted four Resolutions, and held discussions on a wide range of timely and important insurance public policy issues, many of which we will continue to discuss this year. We also saw participation from 105 legislators from 40 states, a number which is illustrative of how truly national NCOIL has become and a great indication for where the organization is heading. Thank you to everyone who made 2023 a great year for NCOIL.

It's a privilege to be serving alongside a very accomplished team of fellow officers this year: Vice President Pamela Hunter (Asw. NY), Treasurer Paul Utke (Sen. MN), Secretary Edmond Jordan (Rep. LA), and Rep. Ferguson as Immediate Past President. I look forward to working with this officer group as we continue to advance the organization in 2024 and beyond.

As I kickoff my term as NCOIL President, I'd like to tell you more about myself and how I got involved both in public service and in NCOIL. I have been a practicing anesthesiologist for over 20 years, which really has fueled the passion I have for healthcare and patient safety. Outside of the operating room, I have always been very involved in my church and community but did not always anticipate serving in elected office. When my state representative announced he was resigning, I took it as a sign, prayed on it, and ultimately ran and was elected to the Texas House of Representatives in 2016. Since then, it has been a great honor to represent my community in the Texas legislature.

Currently, I chair the Texas House Insurance Committee and serve on the Public Health and Health Care Reform Committees. I also am the Vice Chair of the House Republican Caucus. My experience as both a doctor and legislator has led me to serve on a variety of healthcare related taskforces including at the Texas Conservative Coalition, American Legislative Exchange Council (ALEC), and National Conference of State Legislatures (NCSL). Working extensively on

From the President's Desk (cont'd)



Sen. Paul Utke, MN
Treasurer

healthcare and insurance related issues is what ultimately led me to get involved with NCOIL. I attended my first NCOIL National Meeting in 2017 and immediately was struck by how beneficial it was to engage with a bipartisan group of legislators from all across the country and see how they are dealing with issues in the insurance marketplace and are finding ways to improve the quality of insurance for their constituents. It was readily apparent that NCOIL Meetings provide legislators with valuable knowledge to take home as they tackle insurance issues in their respective legislatures. I also enjoyed learning about the organization's active role in pushing back on federal encroachment of the state-based system of insurance regulation. That was something that I had an interest in, particularly as a doctor, and it was great to see everyone at NCOIL unite around a common interest.

All of those benefits kept me coming back to NCOIL Meetings. I knew I wanted to learn more and help the organization succeed so I furthered my involvement by accepting appointments to NCOIL policy committee leadership and ultimately running for an officer position in 2021. Given the timeline of my involvement at NCOIL, I've been privileged to have a front-row seat in seeing the organization grow and strengthen. Now, as I assume the NCOIL Presidency, I look forward to continuing to advance NCOIL's national reach, grow our legislative membership, and make substantive advances on policy in 2024 and beyond.

Robust legislator participation is critically important to NCOIL. The more legislators we have attending from more states helps enhance the conversations surrounding insurance issues and leads to better public policy nationwide. This is why I encourage all legislators that sit on their states' committee with jurisdiction over insurance, whether they have served for decades or are newly elected, to get involved.

NCOIL has discussed a variety of exciting and complex issues in recent years and 2024 will prove to be no different as we remain committed to being on the cutting edge of emerging insurance public policy issues. Some topics already set for our Spring Meeting include:

- development of an earned wage access provider model law;
- continued discussion on the activities of the NAIC's SVO;
- development of a third party litigation financing model law;
- continued monitoring and engagement on the DOL's Fiduciary Rule;
- the continued development of treatment and coverage for obesity;
- affordability and availability problems in the auto and homeowners' insurance marketplaces; and
- the ongoing discussions around mental health parity.

Among these compelling topics, I am especially interested in the developing crisis related to property & casualty coverages, and the roles played in the industry by the reinsurance and excess and surplus lines markets.

Like my predecessors, I am committed to ensuring that NCOIL continues to serve as an educational forum for public policymakers and interested parties and produces sound public policy in the form of model laws for states to consider and adjust accordingly to meet their needs.

I look forward to your participation and to seeing you at our Spring Meeting in Nashville. Please do not hesitate to share your ideas or thoughts with me in April and throughout the year.



Rep. Edmond Jordan, LA
Secretary



Rep. Deborah Ferguson DDS, AR
Immediate Past President

Future NCOIL Meetings:

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

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

NCOIL Officially Affirms IEC Independence

In advance of its upcoming Spring National Meeting in Nashville, the National Council of Insurance Legislators (NCOIL) is providing an update regarding the relationship between NCOIL and the Industry Education Council (IEC). NCOIL and the IEC have enjoyed a positive working relationship for decades, and over the past few years, there have been numerous conversations regarding the IEC's future. These included a series of meetings and discussions between senior leadership of NCOIL and the IEC over several months in 2021 that resulted in an agreement among the leadership participants representing each organization on a path forward for the IEC.

While that agreement was not implemented, all the conversations then and since have consistently involved recognition of how the IEC is an independent organization, wholly separate from NCOIL, and how the IEC cherishes that independence. Accordingly, NCOIL is formally recognizing that and as such will be adjusting NCOIL-provided benefits to the IEC to best support the independence of each organization.

"There was increasing confusion every year between the Corporate and Institutional Partners (CIP) program, which is part of NCOIL, and the IEC, which is fully independent," stated Texas Rep. Tom Oliverson, M.D., NCOIL President. "This adjustment will help to clarify the distinction between the two," he concluded.

While things such as discounted conference registrations and IEC ribbons on name badges will no longer be provided by NCOIL, the IEC is of course still welcome to hold its board meetings and participate during NCOIL National Meetings. NCOIL leadership believes this is the right path forward and will best support the shared goal of positively impacting insurance public policy and looks forward to continuing to work with the IEC and its members.

NCOIL Health Insurance Committee Adopts Medical Loss Ratios for Dental (DLR) Health Care Services Plans Model Act

Belmar, NJ – The National Council of Insurance Legislators (NCOIL) Health Insurance & Long Term Care Issues Committee met Friday and adopted the NCOIL Medical Loss Ratios for Dental (DLR) Health Care Services Plans Model Act (Model). The Model is sponsored by West Virginia Delegate Steve Westfall and co-sponsored by Illinois Representative Rita Mayfield.

Del. Westfall said, "I am proud to sponsor this Model as it will ultimately help ensure that dental insurance is affordable and available to consumers. While it took over a year for NCOIL to reach a consensus, I am thrilled that we landed on a version of the Model that the Committee and representatives from both sides could support. I thank the Committee for its patience in listening to and incorporating input from a wide variety of perspectives and I look forward to passing a bill based on this Model in West Virginia and seeing other states do the same."

Discussions around the Model began last January and it originally required carriers that issue, sell, renew, or offer a specialized dental health care service plan contract to file an MLR annual report with that states' insurance commissioner, and then provide annual rebates to enrollees if the ratio of the amount of premium revenue expended by the carrier on the costs for reimbursement for services provided to enrollees under that coverage and for activities that improve dental care quality to the total amount of premium revenue, excluding federal and state taxes and licensing or regulatory fees, and after accounting for payments or receipts for risk adjustment, risk corridors, and reinsurance is less than 85%.

However, after several rounds of discussions, the Committee agreed upon a Model that requires dental plans to report DLR information to the insurance commissioner which the commissioner then aggregates for each market segment. The commissioner then calculates an average DLR for each market segment and identifies as "outliers" any dental plans that fall outside a certain scope of that average DLR. The commissioner is then authorized to take enforcement actions against those "outliers," including ordering them to issue rebates. If a carrier remains an "outlier" for two consecutive years, that carrier is then subject to a minimum DLR percentage as determined by the commissioner via rule.

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Future NCOIL Meetings:

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 Health Insurance Committee Adopts Medical Loss Ratios for Dental (DLR) Health Care Services Plans Model Act (Cont'd)

The American Dental Association (ADA) and the National Association of Dental Plans (NADP) issued a joint statement supporting the Model. The statement can be viewed [here](#).

“The Committee has worked diligently for over a year to develop a Model that is well thought out and incorporates a wide range of policy perspectives,” said Utah Representative Jim Dunnigan, Chair of the Committee. “While there was a lot of debate on this issue, thanks to Del. Westfall’s leadership we were able to reach a consensus and produce a Model that will be very useful to legislators across the country.”

“The passage of this Model by the Health Committee is an example of NCOIL at its finest and I was so glad to see it get across the finish line,” said Arkansas Representative Deborah Ferguson, DDS, NCOIL Immediate Past President. “While I certainly hoped to see it pass when I was President last year, it was really important for us to take some more time to hear from more stakeholders and to work to find a solution that has widespread support.”

During the drafting and deliberation process, NCOIL legislators and staff heard from a wide array of interested parties including: the ADA, the American Council of Life Insurers (ACLI), the American Association of Oral and Maxillofacial Surgeons (AAOMS), the California Dental Association (CDA), Delta Dental of California, the Health Benefits Institute (HBI), the NADP, and the Organized Dentistry Coalition (ODC).

“Passing this Model is a great indication that NCOIL is off to a productive 2024. The Committee has worked tirelessly to get the Model to a place where it could be voted on without objection and I’ll be watching with great interest as it gets introduced in legislatures across the country,” said Texas Representative Tom Oliverson, M.D., NCOIL President.

NCOIL CEO Commissioner Tom Considine said, “Kudos to Chair Dunnigan, Delegate Westfall, and everyone involved in passage of this important Model. The Committee put in a significant amount of time and effort to arrive at a solution that would be universally supported and it is clear that it was well worth it. This is yet another example of how NCOIL continues to be a national model of bipartisan cooperation.”

The Model will now be placed on the NCOIL Executive Committee’s consent agenda for final ratification during the NCOIL Spring Meeting in Nashville, TN from April 11 -14.

A full copy of the Model can be viewed [here](#).

Now Available: Video Recording of NCOIL Health Insurance & Long Term Care Issues Committee

The NCOIL Health Insurance & Long Term Care Issues Committee, chaired by Utah Representative Jim Dunnigan, recently met and passed the NCOIL Medical Loss Ratios for Dental (DLR) Health Care Services Plans Model Act, sponsored by Del. Steve Westfall (WV) and co-sponsored by Rep. Rita Mayfield (IL). A recording of the meeting can be viewed [here](#).

NCOIL PROPERTY & CASUALTY INSURANCE COMMITTEE INTERIM MEETING

FRIDAY, FEBRUARY 2, 2024

2:00 P.M. ET/1:00 P.M. CT/12:00 P.M. MT/11:00 A.M. PT

CLICK HERE FOR MORE INFORMATION

Things to See in Nashville:

[Bicentennial Capitol Mall](#)

[Centennial Park](#)

[Country Music Hall of Fame](#)

[Frist Art Museum](#)

[Grand Ole Opry](#)

[Hermitage](#)

[Lower Broadway](#)

[Ryman Auditorium](#)

NCOIL PRESIDENT ANNOUNCES 2024 COMMITTEE LEADERSHIP

Belmar, NJ – NCOIL President Tom Oliverson, M.D., state Representative from Texas announced the lineup of NCOIL Committee Chairs and Vice Chairs for 2024.

“I look forward to working with this exceptional group of bipartisan legislative leaders from states all across the country who are committed to further strengthening NCOIL’s national reach and influence in creating sound insurance public policy in 2024 and beyond,” said Oliverson.

The NCOIL Chairs and Vice Chairs are:

Articles of Incorporation/Bylaws:

Chair: Sen. Walter Michel, MS
Vice Chair: Rep. Brian Lampton, OH

Audit Committee:

Chair: Asw. Pamela Hunter, NY
Vice Chair: Rep. Matt Lehman, IN

Budget Committee:

Chair: Sen. Paul Utke, MN
Vice Chair: Rep. Brenda Carter, MI

Financial Services & Multi-Lines Issues:

Chair: Sen. Mary Felzkowski, WI
Vice Chair: Asm. Tim Grayson, CA

Health Insurance & Long-Term Care Issues:

Chair: Rep. Jim Dunnigan, UT
Vice Chair: Rep. Tammy Nuccio, CT

Nominating Committee:

Chair: Rep. Deborah Ferguson, AR

Joint State-Federal Relations & International Insurance Issues:

Chair: Rep. Rachel Roberts, KY
Vice Chair: Asm. Jarett Gandolfo, NY

Life Insurance & Financial Planning:

Chair: Rep. Carl Anderson, SC
Vice Chair: Sen. Vickie Sawyer, NC

NCOIL-NAIC Dialogue:

Co-Chairs: Rep. Tom Oliverson, TX
Asw. Pamela Hunter, NY

Property & Casualty Insurance:

Chair: Rep. Forrest Bennett, OK
Vice Chair: Rep. Sarge Pollock, KY

Workers' Compensation Insurance:

Chair: Sen. Lana Theis, MI
Vice Chair: Rep. David LeBoeuf, MA

Chairman at Large:

Sen. Jerry Klein, ND

NCOIL CEO, Commissioner Tom Considine said, “The Committee leadership Rep. Oliverson has selected is a great indicator of where NCOIL is heading as each of these chairs and vice-chairs have already made great contributions to the organization. I am certain they will continue to impact the positive growth and momentum NCOIL has experienced the past several years and will work tirelessly to advance model legislation that protects both consumers as well as company solvency and preserves the proven state based system of insurance regulation.”



ANNUAL MEETING MINUTES
CLICK HERE FOR MORE INFO

Tennessee State Capitol Tour:

On Thursday, April 11th, there will be a tour of the Tennessee State Capitol at 1 PM.

The Capitol is conveniently located just 0.2 miles from the conference host hotel.

If you are interested in attending, please reach out to Pat Gilbert at pgilbert@ncoil.org to reserve your spot as space is limited.



REGISTRATION FOR NCOIL SPRING MEETING IS OPEN

Registration for the 2024 NCOIL Spring Meeting at the Sheraton Grand Nashville Downtown in Nashville, TN from April 11-14th is open.



For registration information please click [here](#)

See the meeting schedule on page 8 or view at the NCOIL website [here](#)

DON'T FORGET TO BOOK YOUR HOTEL!!!

The hotel block closes on March 18th

Legislators book here:



General Participants book here:



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

In Case You Missed It:

NCOIL recently submitted a comment letter to Members of Congress in support of the Business of Insurance Regulatory Reform Act.

A copy of the letter can be viewed [here](#)

Sponsorship Opportunities for NCOIL Spring Meeting:

Click [here](#) to view a list of available sponsorship opportunities for the upcoming 2024 NCOIL Spring Meeting in Nashville, TN

NCOIL One on One

NCOIL One on One Interview with KY Representative Sarge Pollock is out now. Click the link [here](#) to check it out! Interested in learning more about other NCOIL members? Visit the link [here](#) to see past NCOIL One on One Interviews.



Thanks to everyone who has participated so far:

- 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
- RI Sen. Roger Picard
- WI Sen. Mary Felzkowski
- NY Sen. Neil Breslin
- LA Ins. Cmsr. Jim Donelon

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

CLICK HERE FOR MORE INFO

2024 NCOIL Spring Meeting Schedule



THURSDAY, APRIL 11th

Tour of Tennessee State Capitol	1:00 PM	
NCOIL President's Policy Roundtable <i>***Open to President's & Speakers Roundtable CIP Members Only***</i>	2:00 PM	- 5:00 PM
President's Welcome Reception <i>***Staff is in discussions with venues to locate this reception offsite. If so, it may be extended to 2 hours***</i>	6:00 PM	- 7:00 PM

FRIDAY, APRIL 12th

Welcome Breakfast	8:15 AM	- 9:45 AM
Networking Break	9:45 AM	- 10:00 AM
Joint State-Federal Relations & International Insurance Issues Committee	10:00 AM	- 11:30 AM
Workers' Compensation Insurance Committee	11:30 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	- 4:30 PM
Networking Break	4:30 PM	- 4:45 PM
Life Insurance & Financial Planning Committee	4:45 PM	- 6:00 PM
CIP Member & Sponsor Reception	6:30 PM	- 7:30 PM



SATURDAY, APRIL 13th

Property & Casualty Insurance Committee	9:00 AM	- 10:30 AM
Networking Break	10:30 AM	- 10:45 AM
General Session	10:45 AM	- 12:15 PM
Luncheon with Keynote Address	12:15 PM	- 1:45 PM
Financial Services & Multi-Lines Issues Committee	1:45 PM	- 3:15 PM

SUNDAY, APRIL 14th

The Institutes Griffith Foundation Legislator Breakfast	8:00 AM	- 9:00 AM
Health Insurance & Long Term Care Issues Committee	9:00 AM	- 10:45 AM
Executive Committee	10:45 AM	- 11:15 AM

